



Independent Living

Total Long-term Care

Total Long-term Care: An essential tool for retirement planning!

- **A tax-free monthly benefit payment** in the event that you are unable to perform at least *two of the six activities of daily living* on your own: bathing, dressing, toileting, transferring, eating and continence or suffer a *cognitive impairment* as defined in the policy contract.
- **Benefit eligibility is not dependent on admission into any care facility nor do you have to obtain receipts** for the care received to collect the designated benefit payments.
- **The freedom to use your benefit the way you see fit** – receive the type and quality of care you need or use it to replace the lost income of a family member that provides the tender care you deserve.
- **Our unique assistance services** offer you the advice and guidance of medical and health specialists (at no additional cost) to help you cope with a variety of issues in your daily life.

Your options

Monthly Benefit Amount	<ul style="list-style-type: none"> ▪ Minimum \$1,000 ▪ Maximum \$8,500
Benefit Period	Benefit payable for a maximum period of: <input type="checkbox"/> 2 years <input type="checkbox"/> 5 years <input type="checkbox"/> Lifetime
Waiting Period	Benefit payable after a waiting period of: <input type="checkbox"/> 30 days <input type="checkbox"/> 90 days <input type="checkbox"/> 180 days
Increase in the Insurance Amount (Cost of Living Adjustment)	The option to increase the benefit amount, every 3 years, without evidence of insurability, until the insured attains the age of 80. <input type="checkbox"/> Yes <input type="checkbox"/> No
Return of Premium at Death	At the time of death, the total of all LTC premiums collected, LESS any benefit already received, is paid to the insured's designated beneficiary. Issue ages: 18 to 55. <input type="checkbox"/> Yes <input type="checkbox"/> No
Spousal Coverage	If both spouses purchase an individual long-term care policy at same time, total premium is reduced by 10%. <input type="checkbox"/> Yes <input type="checkbox"/> No
Payment of Premiums	<input type="checkbox"/> Payable for life <input type="checkbox"/> Payable for 20 years Note: No payment required in the event of a loss of independence.



Money working for people