



See insurance differently with Benefits for Senior Clients



Accident – issue through age 74; guaranteed renewable to age 85[†]

Cash benefits reimburse actual qualified medical expenses*

- No medical underwriting
- AME model – higher benefit payouts than most scheduled benefit plans

* Benefit payouts are less adjustments/discounts negotiated between health insurance plans and providers, as detailed on the EOB.



Critical Illness – issue through age 70; guaranteed renewable to age 75[†]

Lump sum cash benefits for diagnosis of a serious disease

- Simplified issue up to \$20,000** benefit amount, in most states
- Easier underwriting than LTCi – alternative option for senior clients denied coverage

** Higher benefit amounts are available with additional underwriting.



Hospital Indemnity – issue through age 85; guaranteed renewable for life[†]

Cash benefits following a hospital stay or observation

- Guaranteed issue ages 64.5 – 66, in most states
- Great fit for senior clients with \$0 premium plans



Accident • Critical Illness • Hospital Indemnity

Underwritten by LifeSecure Insurance Company – New Hudson, MI.

[†] Issue ages and product features may vary by state. Products have exclusions and limitations.
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