



LifeSecure Insurance Company

Long Term Care Insurance Plan-At-A-Glance California

Standard Features

Issue Ages

18 through 79

Premium Payment Options

Lifetime or 10-year

Lifetime Benefit Amount

You choose an amount between \$100,000 and \$1,000,000.

Your Lifetime Benefit Amount represents the lifetime dollar benefit amount available to you. Your Lifetime Benefit Amount balance is reduced by any benefits paid to you or on your behalf.

Maximum Monthly Benefit

You choose 1%, 2% or 3%* of your Lifetime Benefit Amount.

Your Maximum Monthly Benefit represents the dollar benefit amount available on a monthly basis for your long term care needs. The original dollar amount is calculated as a percentage of your Lifetime Benefit Amount.

* 3% Maximum Monthly Benefit not available for Lifetime Benefit Amounts over \$500,000.

Lifetime Benefit Amount		Access Limit		Maximum Monthly Benefit
\$300,000	x	1%	=	\$3,000

Your Maximum Monthly Benefit must be \$1,550 or greater.

Benefit Payout Structure. When you become eligible for benefits, we will reimburse you for covered long term care expenses for facility-based or home and community-based care up to your full Maximum Monthly Benefit each calendar month. These covered expenses include care at home through a home care agency or independent provider (including informal caregivers), or in a residential care facility, adult day care center or in a nursing facility. Hospice care is also covered.

Supplemental Covered Expenses

This policy also provides for the following supplemental covered expenses:

Caregiver Training Benefit

Training for an informal caregiver or an immediate family member to perform maintenance and personal care services for you in your home. This training can take place while you are at home, or in a hospital, nursing facility, hospice care facility or residential care facility to make it possible for you to return home and be cared for by the person who received training.

Training expenses are reimbursable up to 1x your Maximum Monthly Benefit over the life of your policy. This Caregiver Training Benefit can be accessed during the Elimination Period.

Home Modification & Supplemental Products Benefit

Services or products required pursuant to a plan of care that include: home modifications, emergency response systems, or durable medical equipment required by a chronically ill person in order to live at home.

These services and products are reimbursable up to 1X your Maximum Monthly Benefit over the life of your policy.

Guaranteed Future Purchase Offer Rider

This rider is included in your coverage as a standard feature, unless you elect one of the optional inflation riders described under Optional Riders. Under the Guaranteed Future Purchase Offer Rider, you will be offered the opportunity to increase your current Lifetime Benefit Amount and Maximum Monthly Benefit by 15% every three years. You may accept each offer without submitting evidence of insurability.

Waiver of Premium Your premiums are waived beginning on the first day you start receiving benefits. As long as you continue to receive benefits, additional premiums will not be required. Premium payments will again be required after 30 days of not receiving benefits.

Elimination Period You are eligible to begin receiving benefits upon completion of a 90 calendar day Elimination Period. This is a period of time during which you meet the benefit triggers for this coverage. You do not need to be receiving paid services in order to accumulate Elimination Period days, and your Elimination Period need only be met once during your lifetime.

Spouse or Registered Domestic Partner (RDP) Discounts If you and your spouse or RDP both apply and are accepted, a 30% premium discount will apply to both policies. If your spouse or RDP does not apply, or is not accepted, a 10% discount will still apply to your policy.

Optional Riders

3% Automatic Compound Benefit Increase Option If you elect this rider, we will automatically increase your Lifetime Benefit Amount, un-reduced by benefits paid, and your current Maximum Monthly Benefit by 3% each year. The increase will be effective on each anniversary of your policy effective date, even while you are receiving benefits.

5% Automatic Compound Inflation Protection Benefit If you elect this rider, we will automatically increase your Lifetime Benefit Amount, un-reduced by benefits paid, and your current Maximum Monthly Benefit by 5% each year. The increase will be effective on each anniversary of your policy effective date, even while you are receiving benefits.

Shortened Benefit Non-forfeiture Option Rider If your policy is in force for at least three full years, and then terminates due to non-payment of premium, this optional rider allows you to retain a reduced paid-up amount of coverage. You will have a revised Lifetime Benefit Amount equal to the greater of: (a) 100% of the sum of all premiums paid; or (b) one times your Maximum Monthly Benefit.

Shared Care Rider You may also elect a Shared Care Rider, which gives couples the ability to share their Lifetime Benefit Amounts with each other. To be eligible for the Shared Care Rider, both individuals must have identical coverage selections. Initial Lifetime Benefit Amount may not exceed \$750,000 per spouse/RDP when selecting the Shared Care Rider.

Policy Limitations and Exclusions

No benefits will be payable under this Policy for: a loss that occurs while this Policy is not in force; or an illness, treatment or medical condition that is due to war or act of war, whether declared or not; or an illness, treatment or medical condition that results from an attempt at suicide (while sane or insane) or an intentionally self-inflicted injury; or treatment related to alcoholism or drug addictions; or expenses for services or items to the extent that such expenses are reimbursable under Title XVIII of the Social Security Act (Medicare), or would be so reimbursable but for the application of a deductible or coinsurance amount; or care or services, unless otherwise required by law, for which benefits are duplicated or provided under a governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law; or care or services provided by an immediate family member unless: he or she is a regular employee of an organization which is providing the treatment, service or care; and the organization receives the payment for the treatment, service or care; and he or she receives no compensation other than the normal compensation for employees in his or her job category; or care or services for which no charge is made in the absence of insurance; or care or services provided outside the United States of America, its territories or possessions, or Canada.

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For more information, contact your agent or visit us at www.YourLifeSecure.com.