Personal Accident Insurance

11 Reasons Why It May Be Right for You & Your Clients

lifesecure™

01 Increases your commissions.

02 Accidental Death Benefit with lump sum cash payment.

03 Ideal for active families with children and clients with high deductible health plans.

04 Higher payouts than scheduled benefit plans.

Benefits pay actual expenses* for accidental injuries, up to the Annual Benefit Bank amount.

05 Affordable coverage with competitive premiums.

06 Guaranteed issue – no underwriting.

07 Quick and easy online application process with e-signatures.

08 Simple Plan Design:
- Select an Annual Benefit Bank
- $0 Deductible Available

09 Can be sold year-round – not limited to open enrollment.

10 24/7 benefits: On-the-job and Off-the-job coverage and no coordination of benefits.

Benefits pay in addition to any other insurance, including workers compensation.

11 Can be sold independent of health insurance.

Features, benefits, rates and product availability may vary by state.

* Benefits pay based on adjustments and discounts negotiated between the health insurance plan and providers for services received, as detailed on the Explanation of Benefits (EOB).

To learn more, contact our Agent Support Care Line at 866.582.7701, or visit YourLifeSecure.com

Critical Illness Insurance

11 Reasons Why It May Be Right for You & Your Clients

lifesecure™

01 Lump-sum cash benefit for covered conditions: heart attack, stroke, invasive cancer and more – *including skin cancer*

02 Return of premium upon death

03 Health Screening Benefit* $50 cash benefit for each covered person per year

04 Each Dependent Child automatically covered with a $2,500 Benefit Amount *– at no additional cost*

05 No benefit reductions at higher ages

06 Simplified issue with only 4 health questions

07 Pairs well with LifeSecure's Accident and Hospital Indemnity insurance products

08 Increases your income

09 Can be sold year round – not limited to open enrollment

10 Unlimited Lifetime Benefit Maximum Includes coverage for:

- Re-occurrence of a covered condition, excluding skin cancer
- Subsequent diagnosis of a different covered condition

11 Quick and easy online application process with e-signatures

* The Health Screening Benefit is not available in MI, MN and NJ.
Features, benefits, rates and product availability may vary by state.

To learn more, contact Agent Support at 866.582.7701, or visit YourLifeSecure.com

For Agent Use Only. Not for Solicitation Purposes.

LS-CI-0709-F ST 04/26 REV

Hospital Indemnity Insurance

11 Reasons Why It May Be Right for You & Your Clients

lifesecure™

01 Cash benefits paid for inpatient & observation care – including admissions for mental health & nervous disorders

02 Affordable protection to offset deductibles, copays & other out-of-pocket expenses after a hospital stay

03 Customizable to align with health insurance:
- 3, 6, 10, & 21-day benefit periods
- Daily Benefit Amounts between $100 and $900

04 Benefits restore after 60 days of no hospital confinement

05 You decide your target market – a flexible solution for clients of almost any age, including seniors & those with high deductible health plans

06 Consideration for Type II Diabetes (noninsulin dependent)

07 Issue ages through 85, guaranteed renewable for life, & no commission reductions at higher ages

08 Guaranteed issue ages 64.5 through 70 in most states

09 Simplified issue with only four health questions and few decision points

10 Benefit-enhancing riders:
- Emergency Room & Ambulance
- Outpatient Surgery
- Outpatient Major Diagnostic Exam
- Lump Sum Hospital Admission
- Rehabilitation/Skilled Nursing Facility
  - 1-20 days
  - 21-100 days

11 Family protection - coverage for the insured, spouse/partner and dependent children

Applications and policy features, benefits, rates and availability may vary by state.

To learn more, contact our Agent Support Care Line at 866.582.7701, or visit YourLifeSecure.com

Worksite Long Term Care Insurance

11 Reasons Why It May Be Right for You & Your Clients

lifesecure™

01 Just four plan designs with few decision points and simplified issue

02 Ideal for any size worksite client & great for small employers – as few as 10 employees

03 Easy online group administration with list billing, EFT or credit card

04 Spouse and employer contribution discounts available

05 Choice of 1%, 3% or 5% Compound Inflation Benefit

06 Self-serve or agent-supported online enrollment

07 Covered care options include home care, assisted living facilities, adult day care centers, nursing homes, and hospice

08 Cash Alternative Benefit – pay informal caregivers, such as a family member or friend, or for any other purpose

09 Zero-day benefit wait period when care is suddenly needed due to an accidental injury or stroke

10 Fast underwriting and commissions!

We turn applications into policies in an average of just 5 days – more than 30 days faster than the industry average* – and commissions are paid weekly.

11 Guaranteed renewable for life

Applications and policy features, benefits, rates and availability may vary by state.

* *Broker World, 2019 Milliman LTCi Survey, July 2019*

To learn more, contact Agent Support at 866.582.7701, or visit **YourLifeSecure.com**

For Agent Use Only. Not for Solicitation Purposes.

LS-LTC-0709-F ST 08/19