

Understanding LifeTime Benefit Term with Long-Term Care



FOR MEMBERS OF ALABAMA EDUCATION ASSOCIATION

This life insurance with long term care coverage helps provide financial benefits for your family at the time of your death and the option for living benefits that can be used for home health care, assisted living, nursing home care and more. Plus, guaranteed premiums so your base life premium stays the same, even at retirement.

How LifeTime Benefit Term Insurance can help

REAL-LIFE EXAMPLES

Imagine you're in an accident or become seriously ill and can't get around for a while. You might need a qualified home healthcare worker to help you with everyday tasks like bathing, dressing, and eating until you recover.

Hiring a home healthcare worker can be expensive. With LifeTime Benefit Term insurance, you can access part of your life insurance benefit early to help cover these costs. For example, if your life insurance benefit is \$100,000, you could receive \$4,000 a month for up to 75 months to pay for home healthcare.

If you use your entire \$100,000 benefit for your care, LifeTime Benefit Term will restore your life insurance death benefit to \$50,000. This means you'll still have coverage in place to help protect your family if something happens to you in the future.



For more information please contact 1.866.322.2244
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