Discover the Unmatched Advantages of LifeTime Benefit Term With Long Term Care

Learn more about our 7702(b) Qualified Long Term Care offering, with favorable interest rates and benefits to ensure your clients are better protected.

Life Insurance and So Much More

7702(b) Qualification

LBT provides a tax-qualified LTC Benefit that complies with this provision of the tax code and may satisfy future state mandates as Qualified Long Term Care.

Interest Rates at 3%

Based on a 3% interest rate and mortality assumptions, the full death benefit is designed to last through age 99 for non-tobacco users and age 95 for tobacco users.

Life Insurance Premiums Are Guaranteed Never to Increase

Our Life Insurance premiums never change and are only due until age 100. And as long as premiums are paid, coverage won't lapse, lasting until employees reach their 121st birthday.

Paid-up Benefits

After 10 years, paid-up benefits begin to accrue. At any point thereafter, if you stop paying the premium, a reduced paid-up benefit is issued and can never lapse.

Long Term Care (LTC) Benefits

Pays benefits for Long Term Care services including home health care, assisted living, adult day care and nursing home care.

Guaranteed Portability

Employees can take these benefits with them, even if they change jobs.

Example	Life Situation	Death Benefit	Long Term Care	LTC Extension	Total Benefits
As Life Insurance	The employee leads a full life and does not need Long Term Care (LTC).	$100,000			
As LTC Insurance	The employee leads a full life and needs assisted living or nursing home care.		$100,000		$100,000
Or Split the Death Benefit for LTC & Life Insurance	The employee leads a full life but also needs some LTC funds (example: 4% of $100,000 for 12 months).	$52,000	$48,000		
Additional Coverage for Long Term Care and Death Benefits					
Extra Long Term Care for up to 50 Additional Months	The employee leads a full life and needs extended benefits for assisted living or nursing home care.			$200,000	$200,000
Restore Your Death Benefit	If the employee depletes their entire Death Benefit due to LTC, we restore their Death Benefit to 50% of their original death benefit	$50,000			$50,000

Option 1, 2 or 3 = **Total Coverage of $350,000**

For more information please contact 1.866.322.2244 or www.servingeducators.com