

LifeTime Benefit Term | Champion



Life Insurance with Money for Long Term Care

Life Insurance: Powerful Protection for Your Loved Ones

You work hard to provide a good life for your family. However, what if something happens to you? If they need you, you need a champion to defend and protect your family with money to help pay for:

Rent and MortgageLong Term Care Acceleration BenefitBurialRetirementHousehold ExpensesFamily Debt

Make a promise to protect the future. Let LifeTime Benefit Term (LBT) be your Champion. It lasts a lifetime—guaranteed.

LifeTime Benefit Term provides money to your family at death, and while you are living too, if you need home health care, assisted living or nursing care. For the same premium, LifeTime Benefit Term provides higher benefits than whole life and lasts to age 121.

Innovative Benefit Design		
Long Term Care (LTC)	If you need LTC, you can access your death benefit while you are living for home health care, assisted living, adult day care and nursing home care. You get 4% of your death benefit per month while you are living for up to 25 months to help pay for LTC. ¹	
Terminal Illness Benefit	After your coverage has been in force for two years, you can receive 50% of your death benefit immediately, up to \$75,000, if you are diagnosed as terminally ill and have a life expectancy of 12 months or less.	
Family Coverage	Coverage is available for a spouse, children and grandchildren.	
Guaranteed Premiums	Guaranteed Benefits After Age 70	Paid-Up Benefits

¹To be eligible for the optional Long Term Care rider, you must not currently be receiving or have been diagnosed as needing long term care services. Certain limitations and exclusions apply. See your certificate and selected riders for more detail.

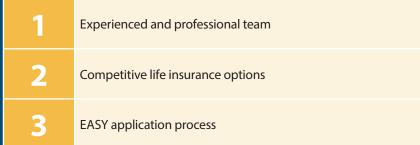




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To Enroll, Get a Custom Quote or Ask Questions: 800-421-3142



Flexible Benefit Choices

Once you make the promise to protect your family with LifeTime Benefit term insurance, there are several ways it can work for you. You don't have to make any decisions about how you use your benefits until you actually need them. Here is an example of how LifeTime Benefit Term insurance can be your champion.



This document is a brief description of Certificate Form No. C34544NC. Benefits, rates, exclusions and limitations may vary by state. Refer to your certificate of insurance for specific details. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, contact Pierce Insurance or Combined Insurance.

