



Financial Protection

For Agent Use Only. Not for Solicitation Purposes.



RELI EXCHANGE

Formerly



altruis benefit consulting

Accident | Hospital Indemnity | Critical Illness | Whole Life | Term Life | LTD/STD



It's easy to promise great service. We deliver it.

We check all the right boxes because we know that even the smallest details can make a big difference. We're driven to do the little things right because it helps us deliver what matters most to our customers, like providing valuable coverage, quickly paying claims and being there to answer questions. From the moment you start working with us, we're focused on providing you and your clients with the support you deserve. **Here's how we're working to enhance the insurance experience.**

Averages for Q2 2025

Accident, Critical Illness & Hospital Indemnity Insurance

- ✓ Policies issued in less than 1 day*
- ✓ Approved claims paid in less than 1 day

Long Term Care Insurance

- ✓ Policies issued in less than 1 day*
- ✓ Approved claims paid in less than 1 day

Service to Agents & Policyholders

- 100% Agent and Policyholder Portal availability – outside planned maintenance downtime
- 78% of callers reach a live member of our Policyholder Support team on their first attempt
- 94% of callers reach a live member of our Agent Support team on their first attempt
- Agent calls are answered in an average of 10 seconds
- Policyholder calls are answered in an average of 53 seconds
- In 2024, our Agent and Policyholder support teams responded to more than 56,400 transactions

LifeSecure

PROACTIVELY GUIDING YOU AND YOUR CLIENTS TO SMARTER, BETTER HEALTHCARESM



Protect Your
Finances



Provide for the
unexpected



Plan for
the future



Accident

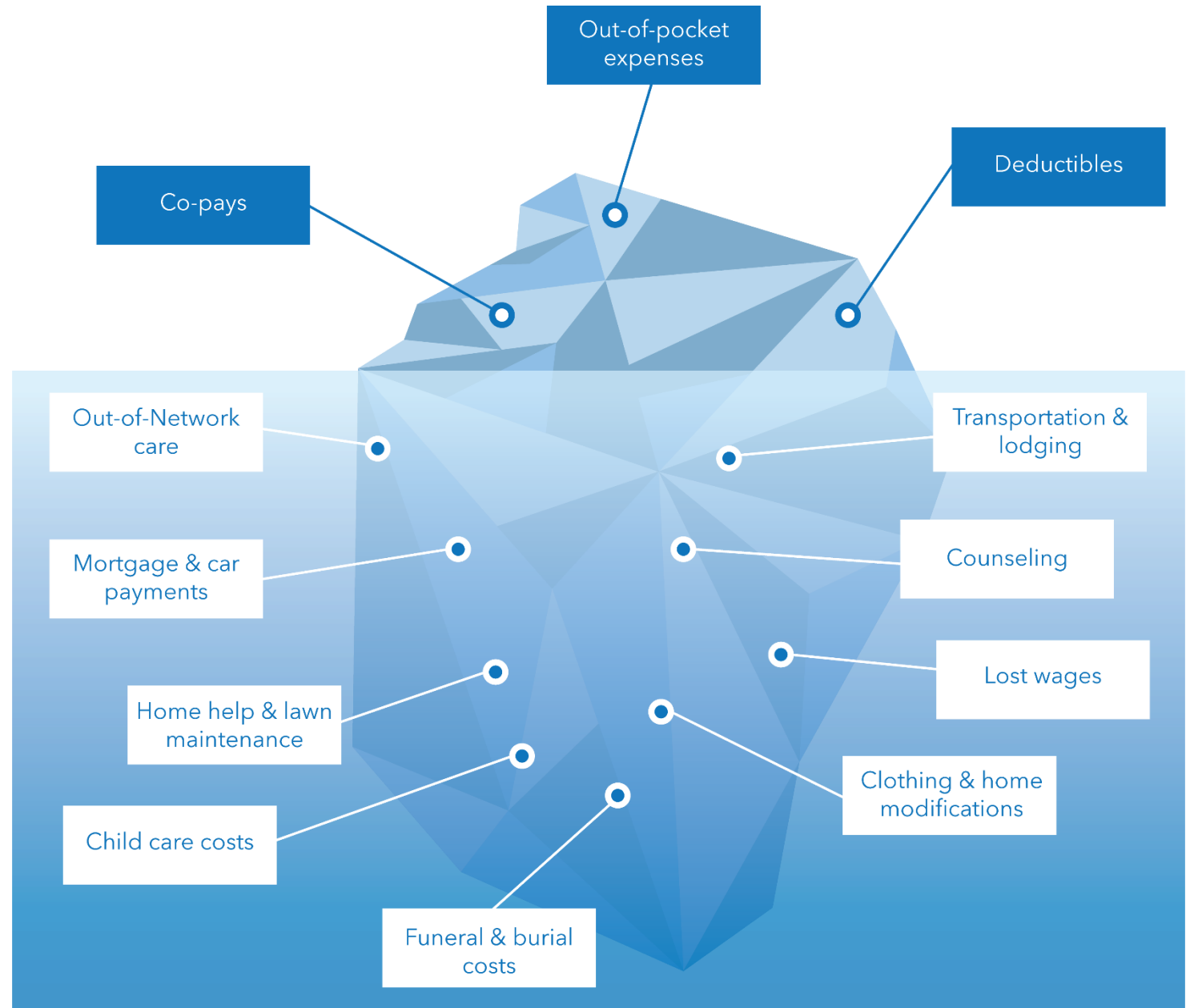


Critical
Illness



Hospital
Indemnity

The **unconsidered costs** of a health emergency



LifeSecure
DID YOU KNOW?

61% of all Americans,
and **77%** of Americans
who make less than
\$50,000 a year, are living
paycheck to paycheck¹

47% of Americans have
less than \$25,000 saved
for retirement, and **24%**
have less than \$1,000
saved²

62% of all bankruptcies
were medical in nature
...**75%** of them had
medical insurance³

¹ PYMNTS.com. New reality check: The paycheck-to-paycheck report. PAYMNTS.com, 2022. PYMNTS-New-Reality-Check-Paycheck-To-Paycheck-Report-February-2022.pdf. Accessed July 11, 2022.

² Greenwald, Lisa, Craig Copeland, and Jack VanDerhei. The 2017 Retirement confidence Survey: many workers lack retirement confidence and feel stressed about retirement preparations. Employee Benefit Research Institute, March 21, 2017. ebri_ib_431_rcs.pdf. Accessed July 11, 2022.

³ David Himmelstein, et al. Medical Bankruptcy in the United States, 2007: Results of a national study. *The American Journal of Medicine*, no. 8 (2009): 741-746, www.sciencedirect.com. Accessed July 11, 2022.

LifeSecure



ACCIDENT

 lifesecure™





ACCIDENT

WHAT IS ACCIDENT INSURANCE?

LifeSecure's Personal Accident Insurance provides benefits for qualified medical and recovery expenses resulting from an accidental injury.

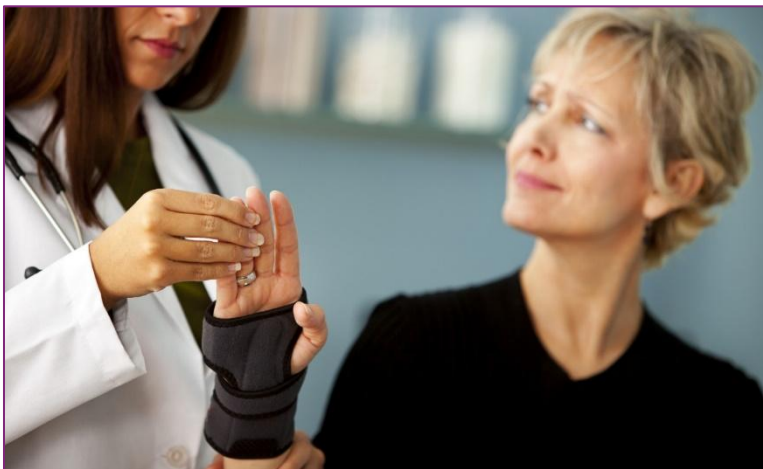
Including:

- ✓ Slip and fall
- ✓ Sports injury
- ✓ Car accident





ACCIDENT DID YOU KNOW?



- **1** out of **7** Americans each year seeks medical care due to injuries.¹
- More than **90%** of accidents are non-traffic related.¹
- **Falls** are the leading cause of accidental injuries among Americans in almost every age group.¹
- More than **2.6 million** children under the age of 19 are treated in emergency departments each year for sports and recreation-related injuries.²

¹ National Safety Council, Injury Facts, 2019

² Centers for Disease Control and Prevention, February 2019

PRODUCT FEATURES:

- Issue Ages from 18 – 75 (Guaranteed renewable to age 85)
- Benefit Amounts range from \$2,500 to \$50,000 in \$100 increments
- 24 – 7 coverage, on and off the job
- No coordination of benefits, pays in addition to any other insurance in force
- Reimbursement policy, not a scheduled benefit plan
- Accidental Death Benefit of \$10,000 on primary and the spouse and \$5,000 on each child
- Need to seek treatment within 1 week of the accident
- \$0 or \$500 deductible available



ACCIDENT
NEW ACCIDENT RIDER

New Accident Rider

Sickness or Illness Lump Sum Hospital Admission: *This rider requires simplified issue underwriting.*
You choose a **\$1,000 or \$2,000 Benefit Payout** (one per calendar year)

Note: This benefit is not payable for hospital confinements due to accidental injuries or for treatments in observation units. Please refer to the Rider document for information on exclusions and pre-existing conditions limitations.

This rider offers additional protection against other expenses you might face following a hospital admission. You may add this rider to your Personal Accident Insurance policy for an additional premium. Benefit payouts are available per covered family member.

LifeSecure



CRITICAL ILLNESS

 lifesecure™



CRITICAL ILLNESS
DID YOU KNOW?



- The odds of developing cancer are **1 in 2 for men** and **1 in 3 for women**.¹
- Someone in the United States suffers a heart attack about **every 40 seconds**.²
- About **one-third** of Americans struggle to pay their medical bills, including those with insurance, while 27 percent delay or skip getting the health-care they need due to cost.³

¹ American Cancer Society, Cancer Facts & Figures 2017.

² American Heart Association, Heart Disease and Stroke Statistics, 2017.

³ Kaiser Family Foundation, Americans' Challenges with Health Care Costs, March 2017.

PRODUCT FEATURES:

- Issue Ages from 18 – 70 (Guaranteed renewable to age 75)
- Benefit Amounts range from \$5,000 to \$50,000 in \$5k increments
- Spouse benefits are the SAME as the Policyholder
- Rate structure is gender-specific; nicotine and non-nicotine
- \$2,500 coverage for each dependent child – **no additional cost**
- Simplified Issue, short application process
- Pays benefits for nine different specified diseases
- Return of Premium (*minus benefit payouts*) upon death embedded in policy
- Re-occurrence Benefit – embedded in policy
- Subsequent Diagnosis of Different Disease – embedded in policy



HOW IT WORKS & COVERED CONDITIONS

Cover Conditions

- Invasive Cancer – 100% of Benefit Amount
- Carcinoma In Situ – 25% of Benefit Amount
- Prostate Cancer – 25% of Benefit Amount
- Skin Cancer – 5% of Benefit Amount
- End Stage Renal Failure – 100% of Benefit Amount
- Major Organ Failure – 100% of Benefit Amount
- Heart Attack – 100% of Benefit Amount
- Stroke (CVA) – 100% of Benefit Amount
- Coronary Artery Disease – 25% of Benefit Amount

Your clients will receive a lump-sum payment based on their Benefit Amount upon the initial diagnosis of a covered condition.

For example, if they selected a \$10,000 Benefit Amount and were later diagnosed with invasive cancer, they would receive a \$10,000 cash benefit payment.

See the benefit payout example for a person with multiple illnesses and a re-occurrence of a specified disease.

Benefit Payout Examples	
Invasive cancer	\$10,000
After being treatment free for a year , invasive cancer returns <i>Re-occurrence benefit</i>	+ \$5,000
After being treatment-free for a year, invasive cancer returns <i>Re-occurrence benefit</i>	+ \$5,000
Six months later, he had a heart attack <i>Subsequent diagnosis of a different specified disease</i>	+ \$10,000
Total cash benefit payout: <i>(Based on a \$10,000 Benefit Amount)</i>	= \$30,000



CRITICAL ILLNESS INSURANCE SAMPLE MONTHLY PREMIUMS – INDIVIDUAL RATES

Female, Non-Nicotine

Age	\$10,000 Benefit Amount
22	\$7.90
25	\$8.50
35	\$12.00
45	\$18.20
55	\$26.90



CRITICAL ILLNESS E-APP: SIMPLIFIED ISSUE

Critical Illness

If a "Yes" response is provided to any question in the initial insurability section of the Critical Illness application, coverage will be declined for that person.

1. Within the past 10 years, have you ever been... for any of the following conditions: heart disease; chronic lung disease; major organ transplant; coronary artery disease; heart attack; angina; angioplasty; stent replacement or bypass surgery; atrial fibrillation; valvular heart disease; carotid artery disease; cerebral vascular disease; brain aneurysm; stroke (CVA) or transient ischemic attack (TIA); peripheral vascular disease; cancer (including carcinoma, sarcoma, Hodgkin's Disease tumor, leukemia, lymphoma, in situ, malignant tumor, melanoma and basal cell or squamous cell carcinoma); liver disease; impaired kidney function; diabetes; AIDS, HIV; ARC; or chronic obstructive pulmonary disease (COPD)?
2. For any condition listed above, within the past 2 years, have you had any abnormal diagnostic tests for which you are awaiting results, or have you been advised by a healthcare professional to seek consultation with a medical professional or undergo diagnostic testing (including self-administered), but have not done so?
3. Within the past 5 years, have you been diagnosed with, treated for or received medical advice from a healthcare professional for alcohol or drug abuse?
4. Are you currently receiving, or within the past 2 years, have you received or applied for Social Security Disability Income Benefits?

Boost Your Earnings with a Cash Bonus *in addition to your commission!*

Open Enrollment *Endless Earning Cash Bonus*



LifeSecure



HOSPITAL INDEMNITY





WHAT IS HOSPITAL INDEMNITY INSURANCE?

Hospital Indemnity Insurance is an affordable plan that:

- Complements health insurance protection
- Provides cash benefits upon discharge from a hospital stay
- Assists in the recovery phase following an 'inpatient or observation' hospital stay





HOSPITAL INDEMNITY DID YOU KNOW?



In 2016 the average hospital stay was **4.7** days¹

The average cost of a 3-day hospital stay is around **\$30,000**²

Risk of being hospitalized almost **doubles** when you reach age 65.³

References

¹ <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>

² <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>

³ National Center for Health Statistics, Health, United States, 2012: With Special Feature on Emergency Care, 2013

PRODUCT FEATURES:

- Issue Ages from 18 – 85 (Guaranteed renewable for life)
- Benefit Amounts range from \$100 to \$900 a day in \$10 increments
- Choose 3, 6, 10, or 21 days (Once out of the hospital for 60 days in a row, benefit resets to the number selected)
- Observation Coverage (up to 6 days of observation coverage per calendar year)
- Guaranteed Issue aging into Medicare (ages 64 ½ through 70)
- Mental Health Indemnity Benefit included: \$150/day for up to 7 days per calendar year.
- Simplified Issue, short application process
- Rider: Lump Sum Hospital Admission
- Rider: Outpatient Surgery
- Rider: Emergency Room & Ambulance Benefit
- Rider: Outpatient Major Diagnostic Exam
- Rider: Rehabilitation or Skilled Nursing Facility Benefit
- Rider: First Cancer Diagnosis Lump Sum
- Rider: Outpatient Rehabilitation Therapy



HOSPITAL INDEMNITY

HOW DOES HOSPITAL INDEMNITY INSURANCE WORK?

Your client chooses a Daily Benefit Amount of \$100–\$900.

- Choose 3, 6, 10, or 21 days
- Once you have been out of the hospital for 60 days in a row, your available number of days resets to the number you selected.

Benefit Payout Examples

Example 1 — INPATIENT HOSPITALIZATION

Sam selects a Daily Benefit Amount of \$300 and 10 days per period of confinement. He is later hospitalized for 4 days after back surgery. Sam’s benefit payout will be \$1,200. Sam has 6 days remaining in this period of confinement.

\$300	x	4	=	\$1,200
Daily Benefit Amount		# Days in Hospital		Sam’s Benefit Payout

A month later while walking through the woods, Sam experiences a severe allergic reaction to a plant and is treated in an observation unit of a nearby hospital for several hours, from mid-morning until midnight. His benefit payout will be \$300. He has 5 observation benefit days remaining for this calendar year, and 5 inpatient hospital days remaining in this period of confinement.

\$300	x	1	=	\$300
Daily Benefit Amount		# Days in Observation Unit		Sam’s Benefit Payout



HOSPITAL INDEMNITY LUMP SUM HOSPITAL ADMISSION RIDER

With the Lump Sum Hospital Admission Rider:

- You choose a **\$500 or \$1,000 Benefit Payout** (one per calendar year)
- Benefit pays in addition to the Hospital Confinement Indemnity Benefit





HOSPITAL INDEMNITY OUTPATIENT SURGERY RIDER

With the Outpatient Surgery Rider:

- You choose a **\$500 or \$1,000 Benefit Payout** (one per calendar year)
- Must be an outpatient surgery

Not available in CT





HOSPITAL INDEMNITY
EMERGENCY ROOM & AMBULANCE BENEFIT

Emergency Room & Ambulance Benefit:

- Emergency Room Visit (up to two days per calendar year)
 - **\$150 Benefit Payout per day**
- Ambulance Services (one per calendar year):
 - Ground transportation: **\$150 Benefit Payout; or**
 - Air transportation: **\$500 Benefit Payout**





HOSPITAL INDEMNITY
OUTPATIENT MAJOR DIAGNOSTIC EXAM BENEFIT

Outpatient Major Diagnostic Exam Benefit:

\$500 Benefit Payout for a major diagnostic exam (one per calendar year):

- Computerized Tomography (CT); or
- Magnetic Resonance Imaging (MRI); or
- Electroencephalogram (EEG)

IN CT: Not Available





HOSPITAL INDEMNITY REHABILITATION or SKILLED NURSING FACILITY BENEFIT RIDERS

Rehabilitation or Skilled Nursing Facility Benefit Riders:

You may elect one or both riders listed in the chart. Benefit payouts are for each day in a facility, when confinement begins with 30 days of a qualified hospital stay. Days reset once you have been out of a facility for 60 days in a row.

Rehab/SNF Day Options:	Benefit Payout Options:
Days 1 – 20	\$100 or \$200 (per day)
Days 21 – 100	\$100 or \$200 (per day)





HOSPITAL INDEMNITY FIRST CANCER DIAGNOSIS LUMP SUM

First Cancer Diagnosis Lump Sum Benefit

You choose a **Benefit Payout** between **\$1,000 - \$20,000** (in \$1,000 increments) for a first diagnosis of:

- Invasive Cancer at the full amount, or
- Cancer in Situ at 50% of the benefit amount, or
- Skin Cancer* at 25% of the benefit amount

* Note: If you first receive a benefit for a Skin Cancer diagnosis, this rider includes a benefit for a subsequent Skin Cancer diagnosis

Michigan Only

For all applicants, including those ages 64.5 - 70: These riders require simplified issue underwriting.

Has any person applying for coverage been advised in the past 2 years by a licensed health care practitioner:

- to have Cancer-related inpatient hospital stay which has not yet been completed, or
- to have Cancer-related diagnostic tests, surgery, biopsies, staging surgery, or other tests or surgery which have not yet been completed or for which results have not yet been received, or
- of abnormal diagnostic test results?





HOSPITAL INDEMNITY OUTPATIENT REHABILITATION THERAPY

Outpatient Rehabilitation Therapy

You choose a **\$50 or \$100 Benefit Payout per day:**

- Occupational, Physical, or Speech Therapy – choose up to 15 or 30 days per calendar year
- Acupuncture or Chiropractic Services – up to 5 days per calendar year

Michigan Only

For all applicants, including those ages 64.5 - 70: These riders require simplified issue underwriting.

Has any person applying for coverage been advised in the past 2 years by a licensed health care practitioner to:

- Have surgery or therapy which has not yet been completed, or
- Have diagnostic tests which have not yet been completed or for which results have not yet been received?





HOSPITAL INDEMNITY
NEW HOSPITAL INDEMNITY RIDERS

New Hospital Indemnity Rider

Accidental Injury

You choose an Annual Benefit Bank between **\$1,000 and \$5,000**, in \$100 increments.
(available per calendar year, up to 2 times lifetime max; shared among all covered family members)
\$5,000 Accidental Death Benefit pays if death occurs because of the Accidental Injury, within 90 days.





HOSPITAL INDEMNITY E-APP: SIMPLIFIED ISSUE

Four underwriting questions:

1. Has any person applying for coverage been advised to have surgery?
2. Is any person applying for coverage currently pregnant, bedridden, etc...?
3. Has any person applying for coverage been hospitalized 3 or more times in the past 2 years?
4. In the past 2 years, has any person applying for coverage been diagnosed with, treated for or...?

YES to any of these questions disqualifies applicant

Hospital Indemnity

Medical Information

	Self	Spouse / DP	Child (ren)
1. Has any person applying for coverage been advised in the past 2 years by a Licensed Health Care Practitioner to: <ul style="list-style-type: none"> • have surgery or therapy which would require an inpatient hospital stay which has not yet been completed, or • have diagnostic tests which have not yet been completed or for which results have not yet been received? 	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
2. Is any person applying for coverage currently pregnant, bedridden, confined to a wheelchair, receiving home healthcare services, staying in a nursing home, or receiving medical assistance at an assisted living facility?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
3. Has any person applying for coverage been hospitalized 3 or more times in the past 2 years?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
4. In the past 2 years, has any person applying for coverage been diagnosed with, treated for, or received medical advice from a Licensed Health Care Practitioner for:			
a. Diabetes requiring Insulin, Kidney Failure, Kidney Dialysis, Cirrhosis of the Liver, or Hepatitis C?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
b. Cancer (other than Basal Cell or Melanoma), Leukemia, Hodgkin's Disease, or Lymphoma?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
c. Congestive Heart Failure, Heart Surgery of any type, Stroke (CVA), or Transient Ischemic Attack (TIA)?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
d. Emphysema, Chronic Obstructive Pulmonary Disease or the use of oxygen to assist in breathing?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
e. Alzheimer's Disease, Senile Dementia, Amyotrophic Lateral Sclerosis (ALS), Parkinson's Disease, Systemic Lupus Erythematosus, Hemophilia, or Neurological Disorders?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
f. Having or testing positive for Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC)?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
g. Multiple Sclerosis, Muscular Dystrophy, Cerebral Palsy, or Cystic Fibrosis?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

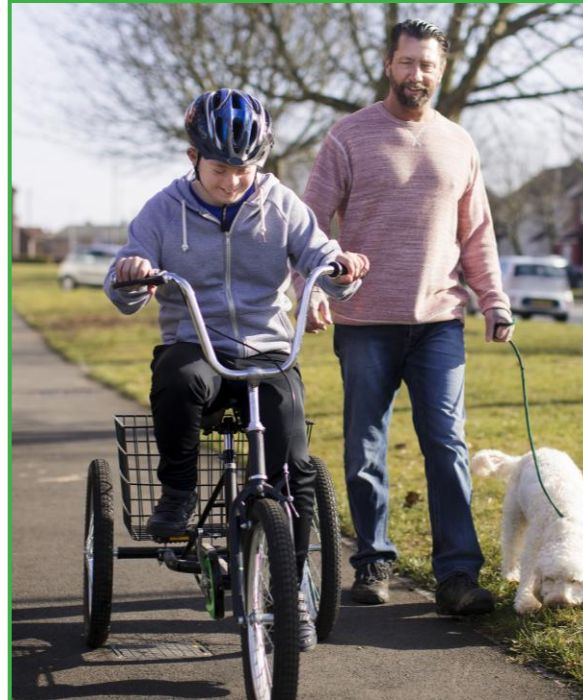


HOSPITAL INDEMNITY

MEET MIKE – HOSPITAL INDEMNITY SCENARIO

Demographics

- Age 67
- Married, retiring soon
- ‘Paycheck protector’
- Primary breadwinner, works in a factory
- Wife works as a part-time cashier
- Blue collar roots
- Household Income \$85K



Health Plan

Blue Cross Blue Shield Essentials
PPO 2022

- Deductible \$0
- Office Visits: \$0
- Specialty Visits: \$10
- Hospital Daily Copays Days 1-6: \$325
- OOP Maximum: \$6,000

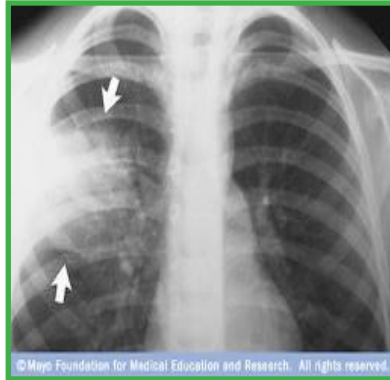


HOSPITAL INDEMNITY

MEET MIKE – HOSPITAL INDEMNITY SCENARIO



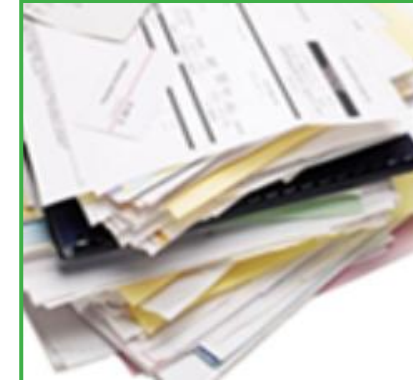
Mike's cold takes a turn for the worse



X-ray reveals Mike has pneumonia



Mike is monitored in the hospital for 5 days



Total Medical Costs of Mike's Hospital Visit: \$17,686



HOSPITAL INDEMNITY
MEET MIKE – HOSPITAL INDEMNITY SCENARIO

Discounted Medical Cost of Hospitalization	\$17,686
X-ray	\$359
Lab Tests	\$753
Hospital (5 days)	\$16,574
Other Medical Costs	\$40
Over the Counter medications	\$40
Medical Cost Share	\$1,625
Deductible	\$0
Hospital Copays Days 1-5	\$1,625

Non-Medical Expenses Incurred	\$1,548
Lost wages (Mike and his wife) from inability to work	\$1,298
Air purifier	\$250

**Mike's Total
Expenses:
\$3,213**



HOSPITAL INDEMNITY
MEET MIKE – HOSPITAL INDEMNITY SCENARIO

**Monthly Premium
(self only)
\$21.13**

**Annual Premium
\$253.56**

Hospital Recovery claim
(5-day hospitalization)

Daily Benefit Amount
\$300

Total Benefit Payout
\$1,500 (\$300 x 5 days)

*Who believes that, within the
Individual Market and Medicare,
there is **Great Opportunity** for
Financial Protection Products?*



*Why would I pair an accident,
critical illness, or hospital
indemnity plan together with
health insurance?*



*What do a good salesperson
and a good lawyer
have in common?*



People hate to be sold,
but they love to buy.

What's the secret?



Questions



THE SUPPORT YOU NEED TO SELL LIFESECURE PRODUCTS
UNCOVER THE CONCERNS AND CREATE THE “NEED” BY ASKING QUESTIONS

How are you?

What worries you about your current health insurance plan?

What are some ways you can expect to reach that large out-of-pocket max?

-accident, illness, or hospital stay



THE SUPPORT YOU NEED TO SELL LIFESECURE PRODUCTS
DID YOU KNOW?

**LAST YEAR THERE WERE 20 MILLION
1/2 INCH DRILL BITS SOLD.**

How many people wanted to buy drill bits?

NONE! They just needed holes!



THE SUPPORT YOU NEED TO SELL LIFESECUE PRODUCTS

THREE SIMPLE STEPS TO BEGIN SELLING SOLUTIONS

1. Know your customers & their potential concerns.
2. Uncover the concerns and create the “need” by asking questions.
3. Link the needs to product benefits = providing a solution.





**Sell the Problem you Solve,
Not the Product.**

**SOME WILL
SOME WON'T
SO WHAT!!!
SOMEONE IS
WAITING**



Repetition



**How do you get
started?**



Get Appointed



OPPORTUNITIES FOR A BETTER VALUE FOR YOUR CLIENTS & MORE COMMISSIONS FOR YOU

EX: Female 25
non-smoker, Macomb County

OPTION 1

BCBS BCN Preferred Bronze Extra

Deductible: \$7,500
Preventive Care: 100% Coverage
50/50 Coinsurance: \$9,400 OOP Max Individual

Premium: \$278.21

Avg. health comp: 6%

Commission: \$200.31

OPTION 2

BCBS BCN Select Value

Deductible: \$9,450
Preventive Care: 100% Coverage
100% Coinsurance: \$9,450 OOP Max Individual

With \$9,500 of Accident Insurance (\$0 Deductible);
\$10,000 of Critical Illness

Premium: \$251.50

Avg. health comp: 6%, Average comp for ACC, CI, HI

Commission: \$407.17

THE SUPPORT YOU NEED TO SELL SPECIALTY BENEFITS

OPPORTUNITIES FOR A BETTER VALUE FOR YOUR CLIENTS & MORE COMMISSIONS FOR YOU

EX: Husband/Wife ,45
non-smokers, two (2) children, (No Subsidy, Macomb County)

OPTION 1

BCBS BCN Preferred Silver Saver

Deductible: \$5,450
Preventive Care: 100% Coverage
80/20 Coinsurance: \$8,000 OOP Max Individual
OOP Maximum: \$16,000/family

Premium: \$1,557.65

Avg. health comp: 6%

Commission: \$1121.64

OPTION 2

BCBS BCN Select Bronze Saver HSA

Deductible: \$7,950
Preventive Care: 100% Coverage
100% Coinsurance: \$7,950 OOP Max Individual
OOP Maximum: \$15,900/family

With \$16,000 of Accident Insurance (\$0 Deductible);
\$20,000 of Critical Illness on primary and spouse, \$2,500 on each
child; \$400 a day of Hospital Indemnity 10-day benefit

Premium: \$1,370.21

Avg. health comp: 6%, Average comp for ACC, CI, and HI

Commission: \$2033.56

Opportunities For A Better Value For Your Clients And More Commissions For You :

EX: Female age 65 (non-smoker)

OPTION 1

MED SUP

Avg. health comp:

Commissions: \$400

OPTION 2

MEDICARE ADVANTAGE
\$0 Premium

With \$5,000 of PAI (\$0 Deductible), \$5,000 of
Critical Illness and \$330 a day (6-day benefit) of
Hospital Indemnity

Premium: \$82.79

Avg. health comp: Average compensation for
PAI, CI and HI

Commissions: \$1086.15!!!

Opportunities For A Better Value For Your Clients And More Commissions For You :

EX: Female age 70 (non-smoker)

OPTION 1

*MED SUP
(YEAR 5)*

Avg. health comp:

Commissions: \$150

OPTION 2

MEDICARE ADVANTAGE
\$0 Premium

With \$5,000 of PAI (\$0 Deductible), \$300 a day (6-day benefit), \$200 a day (Days 21-100) Skilled Nursing Rider

Premium: \$78.97

Avg. health comp: Average compensation for PAI, and HI

Commissions: \$732.44!!!

THE SUPPORT YOU NEED TO SELL LIFESECURE PRODUCTS

LIFESECURE MARKETING MATERIALS



LIFESECURE INSURANCE COMPANY

Plan-at-a-Glance | Michigan

Personal Accident Insurance

with Accidental Death Benefit

Help protect your hard-earned wages and savings with Personal Accident Insurance.

Your medical plan provides benefits to help with medical costs if you suffer an accidental injury. In that unfortunate event, you shouldn't have to worry about unexpected financial setbacks resulting from the injury. Things like lost wages plus your out-of-pocket expenses and the cost for help with transportation, meals, child care, or even housekeeping can all add up. Personal Accident Insurance provides cash benefits regardless of any other insurance you have. By pairing it with your medical plan, you can extend your protection to help with those unexpected costs, so you can focus on healing.

Accident Medical Expense Benefits – Standard Features

Eligible Issue Ages: 18 through 74. This policy is guaranteed renewable to age 85.

Choose your Annual Benefit Bank: (any amount within the range shown below in \$100 increments).

Minimum – \$2,500
Maximum – \$25,000 for individuals or \$50,000 for couples/families

Your Annual Benefit Bank represents the total dollar amount available to you or your family for covered services rendered each calendar year. On Jan. 1 of each year, your Annual Benefit Bank will restore to its full amount. You have the flexibility to choose a Benefit Bank that matches the expected out-of-pocket expenses of your medical plan.

Choose your Annual Deductible

- \$0** – not available for Benefit Banks over \$15,000 (individuals) or \$25,000 (couples/families)
- OR**
- \$500** – Once the actual cost of your covered medical services exceeds \$500, you'll start receiving cash benefits for the remaining expenses. Your individual deductible resets to \$500 on Jan. 1 each year.

If you select the **\$500 individual deductible** and your spouse/partner and/or children are covered as dependents on your policy, the **annual family deductible is \$1,000** and must be satisfied by two or more covered family members.

Once the \$1,000 family deductible is satisfied, benefits will be eligible for payment for all covered family members for the rest of the calendar year, up to your Annual Benefit Bank amount. Benefits may be paid for a covered family member before the full family deductible is satisfied.

Benefit Payout: If you receive care within one week of a covered accident, simply submit proof of claim for your actual medical and/or recovery expenses. While your medical coverage pays benefits directly to the provider, you can receive cash benefit payouts, minus your deductible (if any) from your Personal Accident Insurance policy. Your Personal Accident benefit payout will be less any adjustments or discounts negotiated between your health insurance plan and providers for services you received.

Example – Individual Personal Accident Benefit Payout

Donna chose a Personal Accident Plan with an **Annual Benefit Bank of \$10,000** and an **Annual Personal Accident Deductible of \$500** to supplement her medical plan. She broke her collar bone while skiing with friends and required immediate medical attention, with reimbursable medical expenses totalling \$8,800.

Reimbursable Expenses	Personal Accident Deductible	Donna's Personal Accident Benefit Payout
\$8,800	\$500	\$8,300

Note: The example shown is for illustration purposes only.

LS-AC3-0307 MI 04/24

Policy form series: LS-AC-0003
Generation 3.0



LIFESECURE INSURANCE COMPANY

Plan-at-a-Glance

Critical Illness – INDIVIDUAL

Supplement your medical coverage and help protect your family, lifestyle and finances.

Your medical plan offers health care coverage you and your family rely on. Now you can supplement your benefits beyond medical with Critical Illness insurance.

A major health event like a heart attack or cancer can quickly throw an average family into a financial crisis. While health insurance will help cover medical expenses, you may not be prepared for other financial setbacks that can occur when you're diagnosed with a critical illness. From lost income and medical deductibles to out-of-network office visits and uncovered treatments – these can all contribute to a financial hardship. Cash benefits from a Critical Illness insurance plan can help pay the expenses traditional health insurance doesn't cover, enabling you to focus on recovery.

Standard Features

Eligible Issue Ages: 18 through 70. This policy is guaranteed renewable to age 75. (In CA: Issue Ages 18-64)

Benefit Amount: You choose an amount between **\$5,000** and **\$50,000**, in \$5,000 increments.

The Benefit Amount represents the cash payout you may receive upon diagnosis of a Specified Disease, as shown in the chart below.

Coverage for the Whole Family

- If you're including your **Spouse or Partner** on your application, his or her Benefit Amount must match yours (In GA: Coverage not available for Partners).
- Each **Dependent Child** is automatically covered with a \$2,500 Benefit Amount – at no additional cost (In NH: \$2,000 Benefit Amount).

What type of conditions does Critical Illness insurance pay benefits for?

Specified Disease*	% of Benefit Amount payable upon first diagnosis
Heart Attack	100%
Stroke (CVA) ¹	100%
Coronary Artery Disease	25%
Invasive Cancer (Sometimes referred to as infiltrating cancer)	100%
Carcinoma in Situ (Stage 0 and/or TisN0M0) ²	25%
Prostate Cancer ²	25%
Skin Cancer ³	5%
End Stage Renal Failure (Stage 5 Chronic Kidney Disease)	100%
Major Organ Failure	100%

* In PA: Specified Disease is called Critical Illness

¹ In NH: This disease is called Severe Stroke

² In CA: This disease is called Cancer Confined in its Site of Origin

³ In CA: This disease is called Excluded Skin Cancer

See Limitations and Exclusions on next page for Pre-Existing Condition Limitation and the Benefit Wait Periods.

Re-Occurrence Benefit

If you received a cash benefit payout for a Specified Disease, and are later diagnosed with a re-occurrence of that disease, you can receive another cash benefit equal to half of your previous payout, as long as the two diagnoses are at least 12 months apart, or for Invasive Cancer 12 months treatment-free (In AR & GA: 6 months for both). The Re-Occurrence Benefit is not available for Skin Cancer.

LS-CI-1-0307 ST 04/24

Policy form series: LS-CI-0001



LIFESECURE INSURANCE COMPANY

Plan-at-a-Glance | Michigan

Hospital Indemnity Insurance – INDIVIDUAL

Affordable insurance to assist in your recovery

Your medical plan provides benefits to help with medical costs resulting from an inpatient hospitalization or treatment in an observation unit. Once you leave the hospital, you shouldn't have to worry about financial setbacks that you didn't expect during your recovery. Things like medical deductibles and copayments, plus the cost for help with transportation, meals, child care, or even housekeeping can all add up. Hospital Indemnity Insurance provides cash benefits based on your time in the hospital, regardless of any other insurance you have.

Pair it with your medical plan to extend your protection and help with unexpected costs so you can focus on recovery.

Standard Features

Eligible Issue Ages: 18 through 85. This policy is guaranteed renewable for life.

- For applicants ages 64.5 through 70 – no medical questions or build chart
- All other ages – simplified underwriting

◆ STEP 1

Daily Benefit Amount* Choose an amount between **\$100** and **\$900**, in \$10 increments.

◆ STEP 2

Hospital Confinement* Choose **3, 6, 10** or **21** days
Days reset once out of the hospital 60 days in a row

The Daily Benefit Amount represents the cash benefit payable to you for each day you are confined to a hospital as an inpatient, up to the number of days you select. The Daily Benefit Amount is per covered family member.

* Does not apply to hospital stays resulting from a mental or nervous disorder. See Mental Health Indemnity Benefit below.

Hospital Confinement Indemnity Benefit:

If you are admitted to a hospital as an inpatient, we will pay you a cash benefit equal to your Daily Benefit Amount for each day of your hospital stay, up to the number of days you select. Multiple hospital stays will accumulate toward your day count. Once you have been out of the hospital for 60 days in a row, your available number of days resets to the number you selected.

HOW IT WORKS:

Sam selects a Daily Benefit Amount of **\$500** and **10** days per period of confinement. He is later hospitalized for 4 days after back surgery. Upon discharge, Sam's benefit payout will be **\$2,000**. Sam has 6 days remaining in this period of confinement which will end once he has been out of the hospital for 60 days in a row.

Daily Benefit Amount	X	# Days in Hospital	=	Sam's Benefit Payout
\$500		4 Days		\$2,000

Hospital Observation Benefit:

If you receive treatment in an observation unit, we will pay a cash benefit equal to your Daily Benefit Amount, up to **6 days per calendar year**. On Jan 1 of each year, this benefit resets to 6 days. Observation days count toward your Hospital Confinement days.

HOW IT WORKS:

A month later while walking through the woods, Sam experiences a severe allergic reaction to a plant and is treated in the observation unit of a nearby hospital for several hours, from mid-morning until 1 a.m. the following day. Sam's benefit payout will be **\$500**. He has 5 observation benefit days remaining for this calendar year, and 5 inpatient hospital days remaining in this period of confinement.

Daily Benefit Amount	X	# of Day in Observation Unit	=	Sam's Benefit Payout
\$500		1 Day		\$500

Mental Health Indemnity Benefit:

If you are admitted to a hospital as an inpatient as the result of a mental or nervous disorder, we will pay a daily cash benefit of **\$150 for up to 7 days per calendar year**.

LS-HI4-1-0307 MI 06/25

Policy form series: LS-HI4-0004 MI
Generation 4.0

THE SUPPORT YOU NEED TO SELL LIFESECURE PRODUCTS

LIFESECURE MARKETING MATERIALS

LIFESECURE INSURANCE COMPANY



Critical Illness Insurance Monthly Premium Rates
INDIVIDUAL – FEMALE ONLY – NON NICOTINE* – MICHIGAN

Age	Benefit Amounts									
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
18-22	\$6.70	\$7.90	\$9.10	\$10.30	\$11.50	\$12.70	\$13.90	\$15.10	\$16.30	\$17.50
23	\$6.80	\$8.10	\$9.40	\$10.70	\$12.00	\$13.30	\$14.60	\$15.90	\$17.20	\$18.50
24	\$6.90	\$8.30	\$9.70	\$11.10	\$12.50	\$13.90	\$15.30	\$16.70	\$18.10	\$19.50
25	\$7.00	\$8.50	\$10.00	\$11.50	\$13.00	\$14.50	\$16.00	\$17.50	\$19.00	\$20.50
26	\$7.15	\$8.80	\$10.45	\$12.10	\$13.75	\$15.40	\$17.05	\$18.70	\$20.35	\$22.00
27	\$7.25	\$9.00	\$10.75	\$12.50	\$14.25	\$16.00	\$17.75	\$19.50	\$21.25	\$23.00
28	\$7.40	\$9.30	\$11.20	\$13.10	\$15.00	\$16.90	\$18.80	\$20.70	\$22.60	\$24.50
29	\$7.55	\$9.60	\$11.65	\$13.70	\$15.75	\$17.80	\$19.85	\$21.90	\$23.95	\$26.00
30	\$7.70	\$9.90	\$12.10	\$14.30	\$16.50	\$18.70	\$20.90	\$23.10	\$25.30	\$27.50
31	\$7.85	\$10.20	\$12.55	\$14.90	\$17.25	\$19.60	\$21.95	\$24.30	\$26.65	\$29.00
32	\$8.05	\$10.60	\$13.15	\$15.70	\$18.25	\$20.80	\$23.35	\$25.90	\$28.45	\$31.00
33	\$8.25	\$11.00	\$13.75	\$16.50	\$19.25	\$22.00	\$24.75	\$27.50	\$30.25	\$33.00
34	\$8.50	\$11.50	\$14.50	\$17.50	\$20.50	\$23.50	\$26.50	\$29.50	\$32.50	\$35.50
35	\$8.75	\$12.00	\$15.25	\$18.50	\$21.75	\$25.00	\$28.25	\$31.50	\$34.75	\$38.00
36	\$9.00	\$12.50	\$16.00	\$19.50	\$23.00	\$26.50	\$30.00	\$33.50	\$37.00	\$40.50
37	\$9.30	\$13.10	\$16.90	\$20.70	\$24.50	\$28.30	\$32.10	\$35.90	\$39.70	\$43.50
38	\$9.55	\$13.60	\$17.65	\$21.70	\$25.75	\$29.80	\$33.85	\$37.90	\$41.95	\$46.00
39	\$9.85	\$14.20	\$18.55	\$22.90	\$27.25	\$31.60	\$35.95	\$40.30	\$44.65	\$49.00
40	\$10.15	\$14.80	\$19.45	\$24.10	\$28.75	\$33.40	\$38.05	\$42.70	\$47.35	\$52.00
41	\$10.50	\$15.50	\$20.50	\$25.50	\$30.50	\$35.50	\$40.50	\$45.50	\$50.50	\$55.50
42	\$10.85	\$16.20	\$21.55	\$26.90	\$32.25	\$37.60	\$42.95	\$48.30	\$53.65	\$59.00
43	\$11.20	\$16.90	\$22.60	\$28.30	\$34.00	\$39.70	\$45.40	\$51.10	\$56.80	\$62.50
44	\$11.50	\$17.50	\$23.50	\$29.50	\$35.50	\$41.50	\$47.50	\$53.50	\$59.50	\$66.50
45	\$11.85	\$18.20	\$24.55	\$30.90	\$37.25	\$43.60	\$49.95	\$56.30	\$62.65	\$69.00
46	\$12.25	\$19.00	\$25.75	\$32.50	\$39.25	\$46.00	\$52.75	\$59.50	\$66.25	\$73.00
47	\$12.65	\$19.80	\$26.95	\$34.10	\$41.25	\$48.40	\$55.55	\$62.70	\$69.85	\$77.00
48	\$13.05	\$20.60	\$28.15	\$35.70	\$43.25	\$50.80	\$58.35	\$65.90	\$73.45	\$81.00
49	\$13.45	\$21.40	\$29.35	\$37.30	\$45.25	\$53.20	\$61.15	\$69.10	\$77.05	\$85.00
50	\$13.85	\$22.20	\$30.55	\$38.90	\$47.25	\$55.60	\$63.95	\$72.30	\$80.65	\$89.00
51	\$14.30	\$23.10	\$31.90	\$40.70	\$49.50	\$58.30	\$67.10	\$75.90	\$84.70	\$93.50
52	\$14.75	\$24.00	\$33.25	\$42.50	\$51.75	\$61.00	\$70.25	\$79.50	\$88.75	\$98.00
53	\$15.20	\$24.90	\$34.60	\$44.30	\$54.00	\$63.70	\$73.40	\$83.10	\$92.80	\$102.50
54	\$15.70	\$25.90	\$36.10	\$46.30	\$56.50	\$66.70	\$76.90	\$87.10	\$97.30	\$107.50
55	\$16.20	\$26.90	\$37.60	\$48.30	\$59.00	\$69.70	\$80.40	\$91.10	\$101.80	\$112.50
56	\$16.75	\$28.00	\$39.25	\$50.50	\$61.75	\$73.00	\$84.25	\$95.50	\$106.75	\$118.00
57	\$17.30	\$29.10	\$40.90	\$52.70	\$64.50	\$76.30	\$88.10	\$99.90	\$111.70	\$123.50
58	\$17.95	\$30.40	\$42.85	\$55.30	\$67.75	\$80.20	\$92.65	\$105.10	\$117.55	\$130.00
59	\$18.60	\$31.70	\$44.80	\$57.90	\$71.00	\$84.10	\$97.20	\$110.30	\$123.40	\$136.50
60	\$19.30	\$33.10	\$46.90	\$60.70	\$74.50	\$88.30	\$102.10	\$115.90	\$129.70	\$144.50
61	\$20.05	\$34.60	\$49.15	\$63.70	\$78.25	\$92.80	\$107.35	\$121.90	\$136.45	\$151.00
62	\$20.85	\$36.20	\$51.55	\$66.90	\$82.25	\$97.60	\$112.95	\$128.30	\$143.65	\$159.00
63	\$21.65	\$37.80	\$53.95	\$70.10	\$86.25	\$102.40	\$118.55	\$134.70	\$150.85	\$167.00
64	\$22.60	\$39.50	\$56.50	\$73.50	\$90.50	\$107.50	\$124.50	\$141.50	\$158.50	\$175.50
65	\$23.40	\$41.30	\$59.20	\$77.10	\$95.00	\$112.90	\$130.80	\$148.70	\$166.60	\$184.50
66	\$24.40	\$43.30	\$62.20	\$81.10	\$100.00	\$118.90	\$137.80	\$156.70	\$175.60	\$194.50
67	\$25.55	\$45.60	\$65.45	\$85.70	\$109.75	\$125.80	\$145.85	\$165.90	\$185.95	\$206.00
68	\$27.00	\$48.50	\$70.00	\$91.50	\$113.00	\$134.50	\$156.00	\$177.50	\$199.00	\$220.50
69	\$28.75	\$52.00	\$75.25	\$98.50	\$121.75	\$145.00	\$168.25	\$191.50	\$214.75	\$238.00
70	\$31.25	\$57.00	\$82.75	\$108.50	\$134.25	\$160.00	\$185.75	\$211.50	\$237.25	\$263.00

Note: Each dependent child is automatically covered with a \$2,500 Benefit Amount – at no additional cost

* Different rates apply for nicotine users – see other page.

LS-CI-0306-F MI 09/19

Policy Series LS-CI-0001

LIFESECURE INSURANCE COMPANY



Personal Accident Insurance Monthly (Unisex) Rates - MICHIGAN
with Accidental Death Benefit

Annual Benefit Bank	\$0 Deductible			
	Self	Self + Spouse	Self + Child(ren)	Self + Family
\$2,500	\$23.41	\$26.81	\$29.37	\$30.06
\$3,000	\$25.72	\$29.49	\$33.16	\$33.92
\$4,000	\$28.01	\$32.16	\$36.93	\$38.94
\$5,000	\$30.27	\$34.81	\$40.68	\$43.93
\$6,000	\$31.28	\$37.22	\$43.73	\$47.92
\$7,000	\$32.87	\$39.62	\$46.76	\$51.88
\$8,000	\$34.45	\$42.00	\$49.77	\$55.82
\$9,000	\$36.01	\$44.37	\$52.77	\$59.74
\$10,000	\$39.24	\$49.21	\$58.87	\$67.69
\$11,000	\$40.22	\$50.87	\$61.31	\$70.55
\$12,000	\$41.19	\$52.52	\$63.74	\$73.40
\$13,000	\$42.15	\$54.16	\$66.16	\$76.23
\$14,000	\$43.10	\$55.79	\$68.56	\$79.05
\$15,000	\$45.12	\$59.18	\$73.51	\$84.85
\$16,000	n/a	\$60.16	\$75.55	\$86.94
\$17,000	n/a	\$61.13	\$77.58	\$89.02
\$18,000	n/a	\$62.10	\$79.60	\$91.09
\$19,000	n/a	\$63.06	\$81.61	\$93.15
\$20,000	n/a	\$64.02	\$83.61	\$95.19
\$21,000	n/a	\$64.98	\$85.60	\$97.24
\$22,000	n/a	\$65.93	\$87.58	\$99.27
\$23,000	n/a	\$66.88	\$89.56	\$101.29
\$24,000	n/a	\$67.80	\$92.43	\$106.43
\$25,000	n/a	\$70.55	\$96.59	\$110.79
\$30,000	n/a	n/a	n/a	n/a
\$40,000	n/a	n/a	n/a	n/a
\$50,000	n/a	n/a	n/a	n/a

To review monthly premiums for different benefit amounts, visit www.YourLifeSecure.com and login to your secure portal to run quotes.

LS-AC-0306-II MI 05/20

Policy Series LS-AC-0003
Generation 3.0

LIFESECURE INSURANCE COMPANY



Hospital Indemnity Insurance Monthly Rates*

\$300 Daily Benefit Amount

3 Days					6 Days				
Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family	Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
18-29	\$9.24	\$12.75	\$15.30	\$20.16	18-29	\$10.24	\$14.73	\$17.93	\$24.14
30-39	\$10.04	\$14.60	\$17.06	\$23.19	30-39	\$11.32	\$17.21	\$20.21	\$28.11
40-49	\$11.61	\$17.80	\$17.93	\$25.48	40-49	\$13.44	\$21.52	\$21.45	\$31.26
50-59	\$15.05	\$24.90	\$20.27	\$30.80	50-59	\$18.10	\$31.05	\$24.71	\$38.53
60-64	\$17.14	\$29.87	\$21.59	\$34.54	60-64	\$21.13	\$37.93	\$26.77	\$43.85
65-69	\$21.26	\$37.89	\$26.22	\$42.84	65-69	\$26.62	\$48.57	\$32.89	\$54.85
70-74	\$25.99	\$46.91	\$31.16	\$52.09	70-74	\$32.62	\$60.26	\$39.19	\$66.82
75-79	\$32.08	\$58.63	\$37.40	\$63.95	75-79	\$40.56	\$75.65	\$47.30	\$82.39
80-85	\$46.82	\$86.40	\$53.29	\$92.86	80-85	\$59.50	\$111.81	\$67.69	\$120.00

10 Days					21 Days				
Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family	Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
18-29	\$11.91	\$17.47	\$21.42	\$29.11	18-29	\$13.72	\$20.51	\$25.30	\$34.68
30-39	\$15.68	\$24.36	\$28.69	\$40.29	30-39	\$16.69	\$26.44	\$31.20	\$44.21
40-49	\$18.87	\$30.81	\$30.58	\$45.05	40-49	\$21.89	\$36.37	\$35.96	\$53.47
50-59	\$25.13	\$43.79	\$34.52	\$54.42	50-59	\$32.08	\$56.66	\$44.31	\$70.50
60-64	\$28.70	\$52.15	\$36.45	\$60.30	60-64	\$36.02	\$66.16	\$45.85	\$76.48
65-69	\$31.34	\$57.75	\$38.77	\$65.19	65-69	\$43.52	\$80.86	\$53.88	\$91.22
70-74	\$38.46	\$71.72	\$46.23	\$79.49	70-74	\$53.46	\$100.48	\$64.29	\$111.31
75-79	\$47.97	\$90.20	\$55.93	\$98.17	75-79	\$66.84	\$126.55	\$77.95	\$137.66
80-85	\$66.97	\$126.80	\$76.17	\$136.00	80-85	\$74.79	\$142.47	\$85.05	\$152.73

* To review monthly premiums for different benefit amounts, visit www.YourLifeSecure.com and login to your secure portal to run quotes.

For use in the states of:


AK, AL, AR, AZ, CO, DC, DE, GA, HI, IA, IL, IN, KY, LA, ME, MI, MO, MS, ND, NE, NV, OK, RI, SC, SD, TN, WI & WV

LS-HI4-0306 M ST 09/23

Policy Series LS-HI4-0004

THE SUPPORT YOU NEED TO SELL LIFESECURE PRODUCTS

COMBO QUOTES & APPLICATION; THE SIMPLICITY OF DOING BUSINESS WITH LIFESECURE



Hello: Tamara TrainingAgent [Log Out](#) [Live Chat](#)

HOME VIRTUAL OFFICE QUOTING TOOLS E-APPLICATIONS WORKSITE TOOLS WEBINARS, VIDEOS & REFERENCE FORMS & MARKETING MATERIALS CONTACT US

3 Products [Close Cart](#) **Estimated Cost \$51.25**

Accident: **\$23.41** Critical Illness: **\$14.40** Hospital Indemnity: **\$13.44**

Coverage Level	Self-only
Annual Benefit Bank	\$2,500
Individual Deductible	\$0
Critical Illness Insurance \$14.40/month Remove Edit	
Coverage Level	Self-only
Benefit Amount	\$5,000
Benefit(s)	• Return of Premium
Hospital Indemnity Insurance \$13.44/month Remove Edit	

[Print](#) [Email Quote](#) [Save for Later](#) [Apply Now](#)

THE SUPPORT YOU NEED TO SELL LIFESECURE PRODUCTS
SUPPORT NUMBERS

LifeSecure Agent Support: (866) 582-7701
agentsupport@yourlifecure.com

LifeSecure Policyholder Support: (888) 575-8246
phs@yourlifecure.com

LifeSecure Training Portal:
Mo.yourlifecure.com

Username: tamaratraining
Password: lifecure1

THE SUPPORT YOU NEED TO SELL LIFESECURE PRODUCTS
CONTACT INFORMATION

Scott Wittman

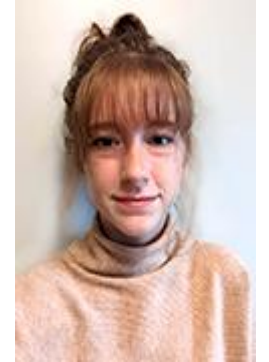
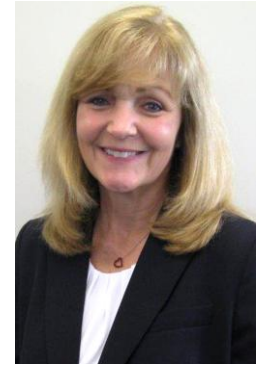
313-407-7968

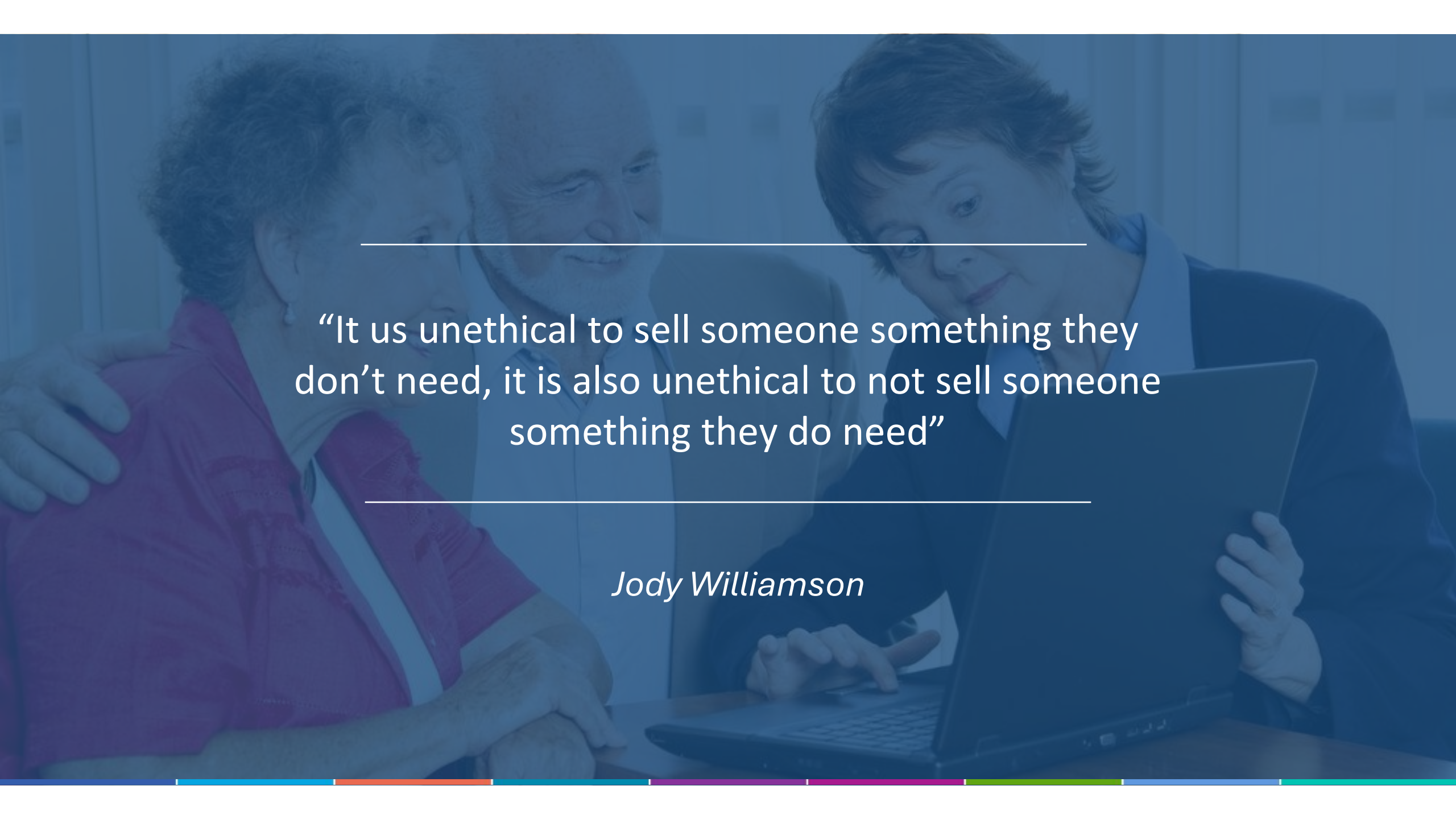
swittman@yourlifefecure.com



THE SUPPORT YOU NEED TO SELL LIFESECURE PRODUCTS

WHY LIFESECURE?





“It is unethical to sell someone something they don’t need, it is also unethical to not sell someone something they do need”

Jody Williamson





THANK YOU

