

# UNIVERSAL LIFE INSURANCE

WITH LONG-TERM CARE



# HOW AFLAC UNIVERSAL LIFE INSURANCE WORKS

## Example: \$100,000 Universal Life policy with LTC

### LTC Benefits:

Pays 4% of the death benefit for up to 25 months and can be extended for up to an additional 25 months with Extension of Benefits.

### Benefit Restoration:

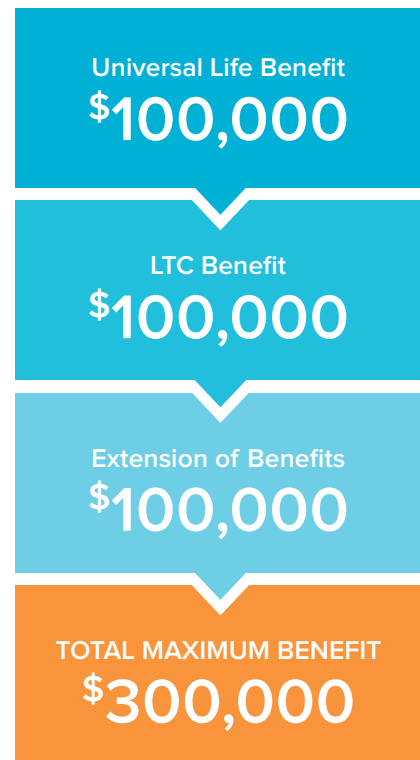
Restores the death benefit that's reduced to pay for LTC, so families receive full death benefits when they need it most.

### How is LTC triggered?

LTC benefits are triggered when the covered family member needs assistance for any two of six activities of daily life, like eating and dressing. LTC benefits are also triggered for cognitive impairment such as Alzheimer's or other cognitive or nervous diseases.

### Caregivers need care, too.

Providing care can be stressful. Caregivers report having one or more chronic conditions, such as high blood pressure, at nearly twice the rate of Americans. Of those who say their health has worsened, 91% report depression.<sup>3</sup> So it's important to remind employees to take care of themselves, and be sure they're covered with additional Aflac plans that provide cash benefits in the event of covered illnesses.



<sup>1</sup> "Long-Term Care: What now?" Wall Street Journal, March 2012. <sup>2</sup> U.S. Department of Health and Human Services website, 2011. <sup>3</sup> National Clearinghouse for Long Term Care Information, U.S. Department of Health and Human Services, Date accessed, February 5, 2013. <sup>4</sup> U.S. Department of Health and Human Services website, 2013. <sup>5</sup> "2012 Analysis of Worksite LTC Insurance" Broker World Magazine, August 2012.

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# CALL IT QUALITY-OF-LIFE INSURANCE THAT PROTECTS AS ONLY AFLAC CAN.

It's common for employees to protect their families' future with end-of-life benefits. But it's also common for their family members to need long-term care. **Aflac's Universal Life Insurance with long-term care** (LTC) helps employees manage both by combining the benefits of life insurance with living benefits they can use for long-term care, home healthcare, adult day care or assisted living.

Its flexible benefits allow employees to adjust their death benefit, cash value and premiums as their financial needs change. It does even more than pay a death benefit to beneficiaries — it offers Living Benefits insureds can use during their lifetime.

## LTC insurance: an easy decision for difficult times

Since 2007, 10 of the top 20 insurers by sales have left the LTC insurance market.<sup>1</sup> As more carriers leave and improvements in medicine

continue to increase the duration and incidence of LTC, it's more important than ever for employers to build LTC into their benefits and help provide a safety net for their families in difficult times.

## Why employees need LTC benefits at any age<sup>2,3</sup>

**92%** of all LTC claims last for about three years

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**40%** of people receiving LTC are between 18 – 64 years old

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**70%** of people over age 65 will eventually need LTC

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Care can cost **\$200 - \$300 per day** or more

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About **75%** of single people and **50%** of all couples spend their entire savings within one year of entering a nursing home



**Show employees that taking care of their future isn't a long shot.** Add Aflac Universal Life Insurance with long-term care benefits today.

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## LTC really means TLC. For your employees and their families. The benefits of Aflac Universal Life Insurance with LTC:

|                                 |   |
|---------------------------------|---|
| <b>Long-term care</b>           | Provides up to 25 months of benefits for home healthcare, assisted living, adult day care and nursing home care           |
| <b>Extension of LTC</b>         | Extends LTC benefit up to an additional 25 months   |
| <b>Benefit restoration</b>      | Restores the benefits paid out by LTC   |
| <b>Family coverage</b>          | Coverage is available for employees, spouses, children and grandchildren  |
| <b>Direct payment</b>           | Benefits paid directly to the policyholder enabling choices in care   |
| <b>Portability</b>              | Employees can take their coverage with them, regardless of job changes or retirement                                      |
| <b>Streamlined underwriting</b> | Simple and efficient underwriting process   |
| <b>EZ Value option</b>          | Automatically increases benefits to keep pace with an employee's growing needs, without additional underwriting           |
| <b>Terminal Illness Benefit</b> | Accelerates up to 75% of the death benefit if a doctor determines the policyholder's life expectancy is 24 months or less |

### Show employees you're in it for life. Give them access to LTC protections for today, tomorrow and beyond.

The average length of LTC in the U.S. is three years.<sup>4</sup> But Aflac's Universal Life Insurance with long-term care goes above and beyond for employees; with the Extension of LTC Benefit, it can provide more than four years of protection. What's more, over one-third of policies sold restrict any increase in benefits.<sup>5</sup> But with Aflac, employees are protected not just for LTC that lasts for a year or two; they have the peace of mind that comes from knowing they can extend their benefits if necessary.

**Let's talk about life.** And how Aflac Universal Life Insurance with LTC can help employees protect what matters, when it matters most.

Contact your Broker Sales Professional to learn more today.

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