

## LifeSecure Product Comparison

	LifeSecure 2.0	LifeSecure 3.0
<b>Issue Ages</b>	18-79	18-69
<b>Total Benefit Bank</b>	\$100,000 to \$1,000,000	\$50,000 / \$100,000 / \$200,000 / \$300,000
<b>Monthly Benefit</b>	1%, 2%, or 3% of the Benefit Bank	2% of the Benefit Bank
<b>Elimination Period</b>	90 Calendar Days	90 Calendar Days; 0 days if qualifying impairment based on an accidental injury or stroke
<b>Flexible/Cash Benefit</b>	Flexible: Up to 50% of unused Monthly Benefit to cover care provided by family or informal caregivers, home modifications, home medical tech, supplies or services	30% of Monthly Benefit paid as a Cash Benefit in lieu of the full Monthly Benefit reimbursement (claimant may change between cash or reimbursement on a monthly basis)
<b>Inflation Rider</b>	3% Compound, 5% Compound, Guaranteed Purchase Option (15% increase every 3 years)	1% Compound, 3% Compound, 5% Compound
<b>Shared Care Rider</b>	Yes	Not Available
<b>Return of Premium Rider (Upon Death)</b>	Yes (max 75% of premiums paid to beneficiary)	Not Available
<b>Plan Eligibility</b>	Employee, Spouse/Partner, Family Members	Employee and Spouse/Partner (Employee must apply for spouse/partner to apply)
<b>Spouse Discount Discount</b>	30% if both apply & both approved	10% if both apply & both approved
<b>Payment Options</b>	Life-pay, 10-pay	Life-pay
<b>Payment Mode/Frequency</b>	Direct Bill, EFT, Credit Card (Visa, MC), List Bill Monthly (not available with Direct Bill), Quarterly, Semi-Annually, Annually	Direct Bill, EFT, Credit Card (Visa, MC), List Bill Monthly (not available with Direct Bill), Quarterly, Semi-Annually, Annually
<b>Reduced Underwriting Eligibility</b>	Simplified Issue: Actively at work W2 employee and W2 spouse, age 18-65, working at least 20 hours per week	Simplified Issue: Actively at work benefit-eligible employee and actively working spouse, age 18-64, working at least 20 hours per week
<b>States Pending Approval</b>	N/A	AZ, CA, CT, DE, FL, HI, IN, MT, NJ, ND, SD
<b>Non-LifeSecure States</b>	ME, MA, NH, NY, VT	ME, MA, NH, NY, VT

Comparison reflects a general product comparison. Limitations may vary by state.