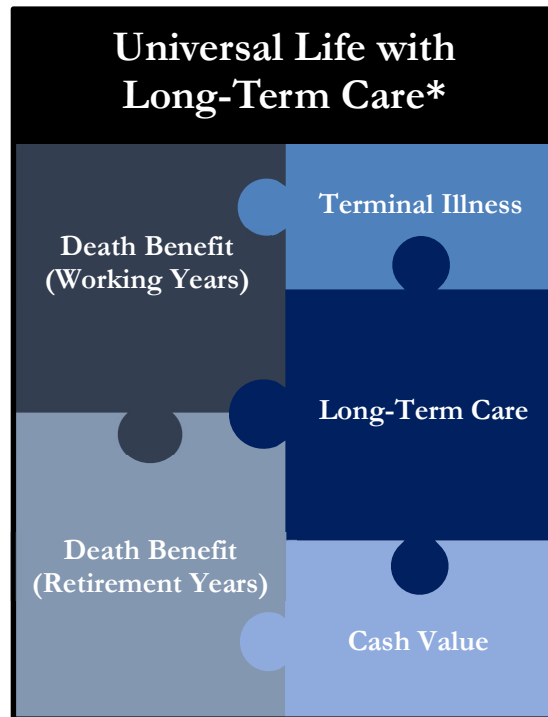


Marcum Long-Term Care (LTC) Solution

Product Details



Puzzle Graphic is for Illustrative Purposes Only

Universal Life Policy Features

LTC Solution

Each month that you qualify for long-term care, 4% of the policy face amount is paid to you for up to a total of 50 months. This results in a total maximum LTC payout equal to two times your policy face amount. For example, for a life insurance face amount or death benefit of \$150,000 the maximum LTC payout is \$300,000.

Death (Working Years)

Payment to your beneficiaries at the time of your death equal to 100% of the current policy face amount up until the later of age 70 or the beginning of the 15th policy year.

Death (Retirement Years)

Unlike term life insurance, the coverage will not lapse after a specific timeframe. After the later of age 70 or the beginning of the 15th policy year, one third of the current policy face amount will still be paid out as a death benefit.

Terminal Illness

If you are diagnosed with a terminal illness, up to 75% of your death benefit can be paid out to you as an accelerated death benefit.

Cash Value

Unlike term life insurance or a typical LTC policy, there is a build-up of cash value over time which can be withdrawn or borrowed against and/or be paid out at maturity if a balance exists. *

**Under current assumptions, and assuming all premiums paid as required.*

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Key Decision Points



Bypass the full underwriting process. There is no medical exam required.



Acquire benefits for your future with rates based on the age you are today. The younger you are when you enroll, the lower your rate.



Feel satisfied that even if you do not need to access long-term care, this policy will provide some form of payment to you or your family.



Take comfort in knowing the terms and rates do not change when you retire or leave the company for any reason.