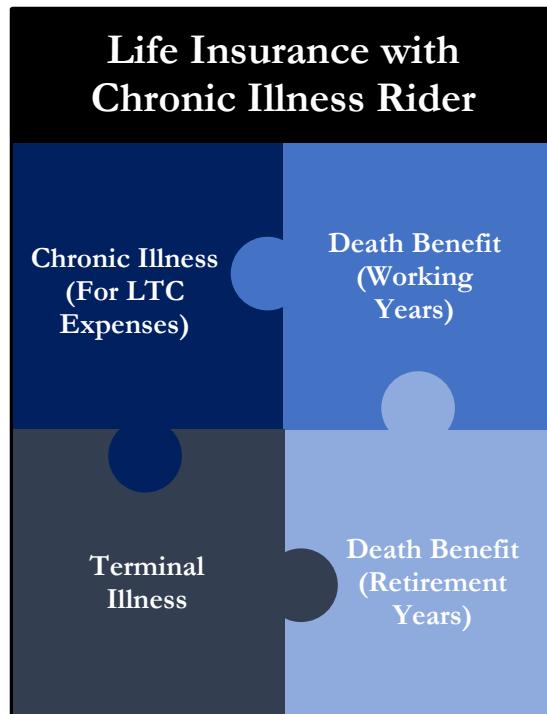


Odyssey *LTC Solution*

Product Details



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Benefit Features

Chronic Illness (For LTC Expenses)

Each month that you have qualified LTC expenses, 4% of the policy face amount is paid to you for up to a total of 25 months. This results in a total maximum payout equal to your policy face amount. For example, for a life insurance face amount or death benefit of \$150,000 the maximum benefit payout is \$150,000.

Terminal Illness

If you are diagnosed with a terminal illness, up to 50% of your death benefit can be paid out to you as an accelerated death benefit.

Death (Working Years)

Death benefit is guaranteed 100% when it is needed most – during the working years when a family is relying on income. When the policy is in force, the death benefit is guaranteed for the longer of 25 years or through age 70.

Death (Retirement Years)

Even after age 70, the full death benefit is designed to last through age 99 for non-tobacco users and age 95 for tobacco users based on the current interest rate and mortality assumptions. Based on the guaranteed interest rate, the death benefit after age 70 will always be at least 50% of the initial benefit.

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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 coverage will provide a life insurance benefit for your family.



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

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Frequently Asked Questions

What is Long-Term Care (LTC)?

Long-Term Care services consist of qualified care received in a facility or at home for treatment of cognitive impairment or the loss of two or more of the Activities of Daily Living: Bathing; Continence; Dressing; Eating; Going to the Toilet; and Transferring. *

Why should I be concerned about Long-Term Care (LTC) expenses?

Approximately 1 in 2 people turning age 65 will need some type of paid LTC services in their lifetime.¹ Often, family members are left responsible for this care. According to recent research, nearly half of Americans that have provided care or have a close friend or family member who has, have reported to have had at least one financial impact on their life; with many of them reporting to have had a physical toll from caregiving.²

1 Actuarial Analysis of Long-Term Services and Supports Reform Proposals, Millman, 2025.

2 National Alliance for Caregiving and AARP, Caregiving in the U.S., 2025.

I'm relatively young, so why should I enroll now?

The younger you are when you enroll, the lower your rate. Life insurance rates will never increase due to age or if you leave your employer through retirement or any other reason. And only through this special offer are you able to bypass the full medical underwriting process.

How does this Long-Term Care (LTC) solution work?

You are purchasing life insurance coverage with LTC expense protection in the form of an Accelerated Death Benefit for Chronic Illness (CI) rider.

Each month that you have qualified LTC expenses, 4% of the policy face amount is accelerated and paid to you for up to a total of 25 months, resulting in total LTC expense payout equal to your policy face amount.

For example, if your policy's face amount is \$150,000, your monthly long-term care benefit is 4% of \$150,000 = \$6,000. The \$6,000 monthly benefit X 25 months = \$150,000. Each acceleration will also reduce your death benefit amount by the same amount. In this example, the \$150,000 would reduce to \$144,000 in the first month of LTC expense payment and so on.

However, this offer also includes the restoration rider, which restores your death benefit after CI expense payment 50% up to a maximum of \$50,000.

How is this solution different from a traditional LTC policy?

The LTC Solution provides expense protection benefit in the form of an Accelerated Death Benefit for Chronic Illness rider and is an acceleration of the death benefit and is not Long-Term Care Insurance. This is different from a traditional long-term care policy or state-partnership program. It does not provide Medicaid asset protection or tax deductibility. It does, however, ensure that even if you don't need to pay for long-term care expenses your family will have access to additional life insurance benefits. Acquiring this benefit does not preclude you from also purchasing a traditional long-term care policy on your own.

Who is the insurance carrier?

This offer is underwritten by Combined Insurance Company of America and marketed under the Chubb brand. Chubb National Insurance Company is rated A++ (Superior) for financial strength by A.M. Best.

How do I qualify for coverage today and coverage increases in the future?

Through this offer only, you are able to acquire this coverage while bypassing the full medical underwriting process. You will not have to undergo a physical exam, give blood or urine, or submit to a cognitive test. You may need to answer a few health history questions depending on your age and/or benefit amount selected.

Will my premiums ever increase?

The younger you are when you enroll, the lower your rate. Your rate will never increase due to age or if you leave your employer through retirement or any other reason. In fact, life insurance premium will never increase and are guaranteed through age 100. After age 100 no premium is due. Please note that Chronic Illness Care rider premiums are not guaranteed and may be increased with state approval. To date, this insurance carrier has not executed any such price increases.

How long do I pay and for how long does coverage last?

Life insurance premium will never increase and are guaranteed through age 100. After age 100, no premium is due but coverage will continue to age 121.

After 10 years, paid-up benefits begin to accrue. At any point thereafter, if an employee stops paying premium, a reduced paid-up benefit is issued and can never lapse. That means an employee who retires can stop paying premium and have a death benefit for the rest of their life - guaranteed.

Can I cancel or decrease my benefit at any time?

Yes, you may always decrease or cancel your coverage at any time.

* The LTC expense protection benefit is an Accelerated Death Benefit for Chronic Illness rider and is an acceleration of the death benefit and is not Long-Term Care Insurance. This is different from a traditional long-term care policy or state-partnership program. It does not provide Medicaid asset protection or tax deductibility. It does, however, ensure that even if you don't need to pay for long-term care expenses your family will have access to additional life insurance benefits. Acquiring this benefit does not preclude you from also purchasing a traditional long-term care policy on your own.