

Introducing ...



Valued Producers,

We are thrilled to introduce our LTCi products, "*LifeStyle Solutions (LSS) and LifeStyle Solutions Select (LSS Select)*", to our licensed Arizona and Colorado insurance producers. Consider our LSS LTCi plan -- providing Preferred, Standard, Class 1, and Class 2 health classifications -- for all your clients. Our LSS Select plan expands our underwriting guidelines, offering LTCi to your clients who would not medically qualify or were previously declined long term care insurance the opportunity to obtain coverage. It's our pleasure to make these innovative insurance plans available to you. Below are some highlights of the valuable benefits featured with these LTCi plans:

- 40-85 Issue Age
- Tax Qualified
- Pool of Money
- Monthly HHC Benefits
- 40, 90, 120, or 180 Elimination Periods
- 1, 2, 3, 4 or 5 Years Benefit Periods¹
- 3% and 5% Compound and Simple Inflation Riders
- Spousal Discounts
- Guaranteed Renewal
- Partnership Certified
- Coventry Service Program - providing wellness planning, consultation and referral, and care coordination

Four Underwriting Classes for our **LifeStyle Solutions** LTCi plan that consider²:

- Cystic Fibrosis (age 50 or younger)
- Insulin Dependent Diabetes (less than 75 units)
- History of Cancer (skin, breast or prostate)

Our **LSS Select** LTCi plan underwrites Impaired Risks, including²:

- Insulin Dependent Diabetes (over 75 units)
- Parkinson's and MS with no limits in ADL's or IADL's
- Osteoporosis with breaks or fractures

To reflect the launch of these new insurance plans, we've provided you with three ways to obtain a quote:

1. Download and print the product rate guide from our [website](#)
2. Install our quoting software to your desktop from our [Agent's web page](#)³
3. Call our Sales Team to have an illustration done for you

These plans are also available in 20 additional states. If you're interested in obtaining supplies or want additional information about these plans, call us today at 800-USA-3044.

Find out more on our website...

¹ 1-year benefit period not available in Arizona.

² Please be advised that rate class and issue decision are pending full underwriting and are not a guarantee of coverage.

³ This is a secured producer site. If you haven't already done so, you must first register for the site.

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