



SECURE YOUR FUTURE

Universal Life with Long-Term Care Rider

Universal Life Insurance offers a unique blend of flexibility, security, and comprehensive coverage that can be tailored to meet your specific needs.

This insurance includes a benefit for Chronic Condition in the event you need Long-Term Care (LTC).

What Sets Us Apart:

- ✓ Available to LGIT members with as few as 5 enrolled
- ✓ Underwritten by TransAmerica Life Insurance Co.
- ✓ Voluntary or employer paid
- ✓ Guaranteed issue up to age 80 as long as not considered currently disabled
- ✓ Guaranteed life benefit up to \$200,000
- ✓ Guaranteed long term care benefit up to \$400,000
- ✓ Rates start at \$13.00 a month
- ✓ Long Term Care Benefit activates with a loss of 2 activities of daily living after a 90 day wait
 - Feeding ourselves
 - Bathing
 - Dressing
 - Personal hygiene and grooming
 - Functional mobility or transferring toilet hygiene
- ✓ Insured receives 4% of life benefit tax free for up to 50 months
- ✓ Portable and guaranteed renewable for life if premiums are paid
- ✓ 100% restoration
- ✓ Waiver of premium included



SCAN ME
to learn more
on our website!

or visit
www.lgit.org

CONTACT US TODAY!

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