



# 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](http://www.lgit.org)

### CONTACT US TODAY!

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