LifeSecure Insurance Company









Long Term Care Insurance Solutions for the Worksite

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About LifeSecure



- Founded in 2006
- A wholly-owned subsidiary of an \$13 billion health insurance corporation that serves over 5 million members.
- A financially secure company offering long term care and other supplemental health insurance products
- A fast growing company with focus on technology and innovative health solutions

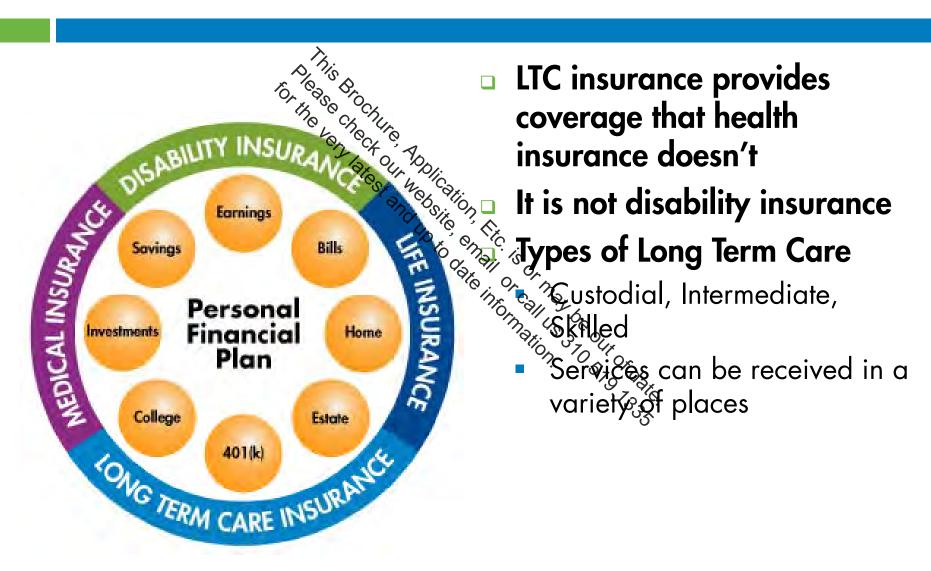
Why Offer LTC Insurance



- Long Term Care is no longer an ancillary product
- Benefit to help employees protect their savings and retirement
- Help employees and their families with caregiving
- Attract new talent and retain key employees
- Potential tax advantages for the employer and policyholders

Where LTC Insurance Fits In





Multi-Life Program Not "Group" Insurance



- All policies are individually owned
- Premium discounts available
 - Employer contribution
 - Spouses/Registered Domestic Partners
- Guaranteed renewable coverage
- Potential tax deductions for employer paid premium contributions
- Additional family members eligible for coverage

Ways to Participate



- Executive & key employees carve-out
 - Contribute up 10 100% of the premium
 - Contribute a flat de la commount towards the premium
 - Offer a defined benefit plan design with an option for employees to "buy-up" additional coverage
- Combination of carve-out and voluntary
- 100% Voluntary
 - You may provide an opportunity for all employees to apply for coverage on an "employee-pay-all" basis

On-line Administration



- Easy account access

 Electronic list bills of the little and the payroll deducted premiums by payroll frequency



Health Savings Accounts (HSA)



LTC insurance premiums can be reimbursed through an HSA up to age-based limits.

Age Before End of 2014s, hold	Maximum Amount Per Individual	Maximum Amount Per Couple
40 or less	\$370	\$740
More than 40 but not more than 50	\$700 \$700	\$1,400
More than 50 but not more than 60	170 0 0 0 1,400	\$2,800
More than 60 but not more than 70	\$37.20	\$7,440
More than 70	\$4,860	\$9,320

Source: IRS Revenue Procedure 2013-35 (2014 Limits)

LifeSecure and its agents do not offer tax or legal advice. You should consult an independent tax or legal advisor to confirm the tax status of LTC insurance premiums.

Tax Advantages for LTC Insurance Premiums



- C-Corps
 - 100% deductible aggregation
 - Not included as part of the employee's gross income
 - Coverage can be offered to spouses/partners/retirees
 - Payroll taxes not requirédéj
- S-Corps partners, more than 2% shareholders or sole proprietors
 - Premium paid for an owner is included in individual gross income
 - A self-employed health insurance deduction can be taken for LTC insurance premiums paid (subject to the IRS age-based limits)

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Next Steps



- Decide on your offering (carve-out, voluntary, combo)
- Determine your enrollment period
- Establish your marketing plan
 - Approved communication pieces
 - o Emails, payroll stuffers, newsletters
 - Educational workshops or webings

Provide the following

- Employer demographic information
- Company contact information
- Billing information and frequency
- Company logo for marketing materials