

# Long Term Care Solutions | USI

## Life + Long Term Care Program offered through The Standard (formerly Allstate Benefits)

- Available products include Group Term Life to Age 100 with Long Term Care and Group Whole Life with Long Term Care\*
- Long Term Care riders accelerate up to 6% of death benefit monthly
- Extension of Benefits allows for up to 200% total acceleration for Long Term Care
- Restoration of Benefits restores the death benefit to 100%
- Total benefits for Long Term Care + Life: up to 300% or 3x the death benefit

### The LTCS/USI program, with levelized commissions, (not heaped), includes:

- Enhanced Guaranteed Issue Custom Offer with The Standard, with higher GI limits and multiple GI enrollment periods
- Communication and Enrollment Support through LTC Solutions
- White glove service provided by LTC Solutions during sales cycle, enrollment and ongoing service, including caregiving assistance and advice
- Participation bonus - first year commission enhancement to bring compensation levels up to 31% if target participation levels achieved:

Bonus Schedule WL	Bonus Schedule Term
Base commission: 22% levelized	Base commission: 25% levelized
Tier 1: 3% bonus @ 5% participation	Tier 1: 2% bonus @ 8% participation
Tier 2: 3% bonus @ 8% participation	Tier 2: 2% bonus @ 10% participation
Tier 3: 3% bonus @ 12% participation	Tier 3: 2% bonus at 15% participation
Max: 31% @ 12% participation	Max: 31% @ 15% participation

\* Products and Riders listed above may vary by state.

