

# A life and long-term care solution for your executives

70%

70% of people will use long-term care services at some point and costs for a nursing home can run upwards of \$8,000 a month.\* The costs can create a potential gap in your executive's financial protection. ExecProtect provides a solution.

## Two-in-one protection

As part of our ExecProtect program, we're offering access to a hybrid universal life insurance and long-term care product. It helps you deliver more value to your executives because:



Even if they don't need long-term care benefits, they have a death benefit from life insurance



Combining life and long-term care benefits is a more cost-effective solution than stand-alone long-term care product



Life insurance accumulates cash value that your executives can tap into if needed



The product offers level premiums, guarantee renewability and full portability



Coverage is provided by Trustmark, a 100-year-old company that specializes in voluntary benefits

\*Source: LifeHappens.org, Genworth Cost of Care Survey.

# Maximum value for your executives

With this protection, your executives can advance their life insurance death benefit if they need assistance with activities of daily living to help pay for long-term care services.\* On top of that, there are options for policyholders to double or even triple the value of their policy:

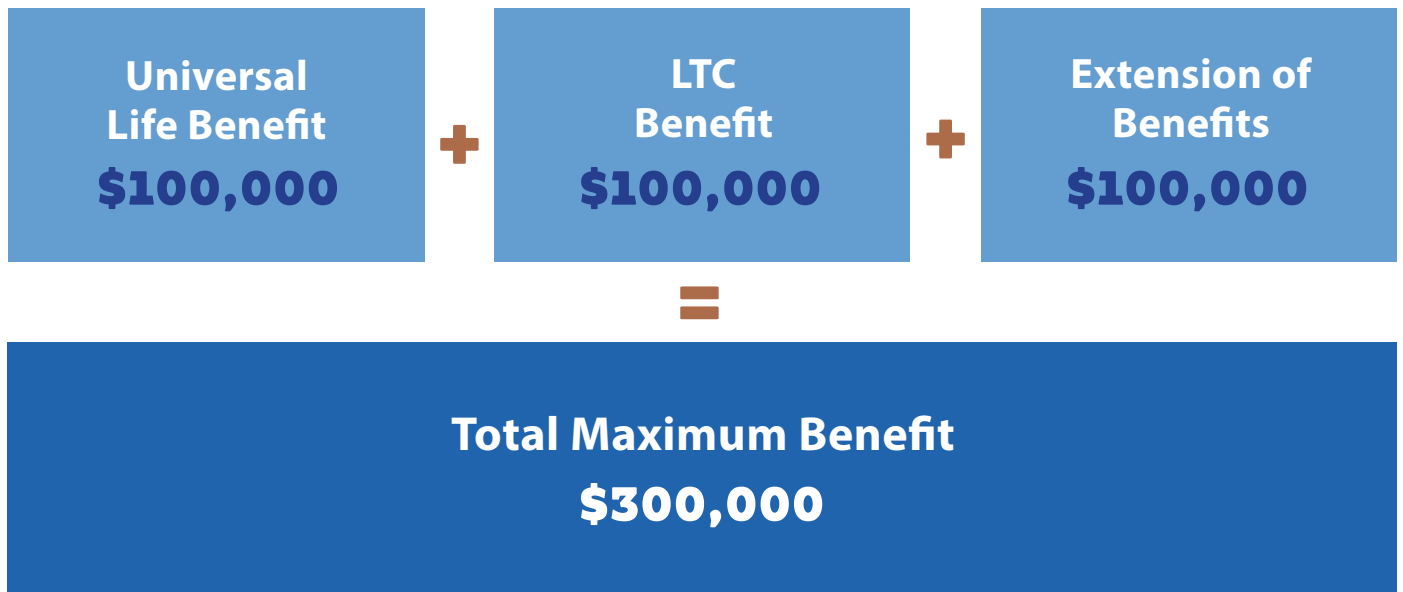
## Benefit restoration

Restores the value of the death benefit that was reduced to pay for long-term care

## Extension of benefits

Doubles the duration of and payments made for long-term care

## Example: \$100,000 policy



Note: Availability of features may vary by state.



**ExecPROTECT**

**Contact your benefits broker or local GIS Benefits representative to learn more.**