



FOR NTCA MEMBERS AND AFFILIATES

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What is LifeLine Solutions?

- The next-generation Life Insurance Plan to protect personal needs of NTCA Managers and Employees
- Provides Living Benefits “bundled” into one protection plan that you do not need to die to use
- Resolves the 401K savings contribution limitation problem for upper Management
- Provides a better and more cost effective solution for post-retirement insurance needs
- Offers flexible benefit need solutions and funding options



Next-Generation Life Insurance with Living Benefits

<i>OLD LIFE INSURANCE</i>	<i>NEW LIFE INSURANCE</i>
Benefits at Death	Benefits at Death + <i>Benefits for:</i>
	Chronic Illness 
	Critical Illness 
	Terminal Illness 
	Critical Injury 
	Supplemental Retirement Benefits that can be Tax-Free 



LifeLine Solutions Benefits

Key Employee: **Age 38**
 Monthly Company Contribution: **\$600***
 Monthly Key Employee Contribution: **\$600***



LifeLine Benefits @ Age 66

Death Benefit (Tax Free)	\$482,349
Chronic Illness (Monthly)	\$19,929
Critical illness	\$926,299
Terminal Illness	\$1,097,729
Critical Injury	\$926,299
Annual Tax-Free Benefit	\$79,993

*Taxable to the employee as W-2 income;



Benefit Definitions / Sample Conditions

Terminal Illness Benefit - Terminally ill means that the insured has been certified by a physician as having an illness or chronic condition which can reasonably be expected to result in death in 24 months or less.

Chronic Illness Benefit - Chronically ill means that the insured has been certified by a licensed health care practitioner as being unable to perform 2 out of 6 activities of daily living or is cognitively impaired. *The activities of daily living are bathing, continence, dressing, eating, toileting, and transferring.*

Critical Illness Benefit* - Qualifying events may include: *aorta graft surgery, aplastic anemia, blindness (corrected vision no greater than 20/200 in both eyes), cancer, cystic fibrosis, diagnosis of ALS, end stage renal failure, heart attack, heart valve replacement, major organ transplant, motor neuron disease, stroke and sudden cardiac arrest.*

Critical Injury Benefit - qualifying events may include: *coma, paralysis, severe burns and traumatic brain injury.*

NOTE: There is no premium for these riders. However, the actual payment will be less than the portion of the death benefit accelerated because the benefits are paid prior to death.

*Please see the rider for a complete list of the qualifying events covered.



Plan Design Options

The company has a multitude of funding options, which include an employee matching concept, employer payment of taxes and/or company control of funds until the employee reaches retirement.

