

ARKANSAS STATE EMPLOYEES

WE ARE OFFERING A UNIQUE SOLUTION FOR LONG-TERM CARE



ARKANSAS STATE EMPLOYEES
BENEFIT ADVISORS



Guaranteed Employee Coverage

That means NO MEDICAL QUESTIONS! Guaranteed employee coverage of up to \$200,000 for life insurance and up to \$400,000 for Chronic Condition Benefit used for long-term care.



Permanent and Portable

This policy belongs to you and you can take it with you into retirement, or to another job. This is a permanent policy and the premiums will remain level.



Guaranteed Family Coverage

Spousal coverage guaranteed up to \$50,000.
Children and grandchildren can be covered up to \$20,000.*



Cash Benefits Paid to You

If you are not able to perform 2 activities of daily living for longer than 90-days, you can receive up to the guaranteed issue amount of \$8,000 per month for up to 50 months.



Pays You Cash

Pays you, or whomever you see fit to take care of you. Be it a family member, registered care taker, or an assisted living facility.



Builds Cash Value

Guaranteed minimum interest rate of 2%. Currently 4.75%.



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BENEFIT ADVISORS

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*Spouse coverage up to \$50,000 if you are actively at work, or provide caregiving to children or family.