

Why Lincoln Benefit Life

Living On Your Own Terms



● Personalized Coverage

Design your coverage to suit your individual needs. You have your choice of Home and Community Based Care, Nursing Care or a policy that combines both.

● Inflation Protection

Increase your benefits by 5% compounded annually. (Benefit option available at additional cost.)

● Flexible Payment Options

Tailor a schedule of premium payments that suits your financial situation.

● Tax-Qualified Premiums and Benefits

May be tax-deductible, and qualified benefits are received tax-free.*

● Up To 50% Discount May Be Available For Joint Policies.**

Available to any two people living in the same household.
(Spouses only in Florida and Maryland.)



Barricks Insurance Services
508 Main Street
El Segundo, CA 90245
Phone (800) 211-9584

*Consult your tax advisor.

**Availability and amount of discount dependent on ages of joint applicants.

This brochure is for use with Policy Series LB-6301-P (Q and NQ), LB-6302-P (Q and NQ) and LB-6303-P (Q and NQ). Policy provisions and benefits vary by state. A licensed agent will contact you. For costs and further details of coverage, including exclusions or limitations and the terms under which the policy may be continued in force, contact your agent or Lincoln Benefit Life Company.

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C O M P A N Y

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1-800-211-9584 www.barricks.com

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SeniorLinc[®]
Long Term Care Insurance Policy

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1 Gallup Poll, 2000.

2 Who Buys Long-Term Care Insurance? 1994-95 Profiles and Innovations in a Dynamic Market, Health Insurance Association of America/Life Plans.

3 A Shopper's Guide to Long-Term Care Insurance, 1996, NAIC.

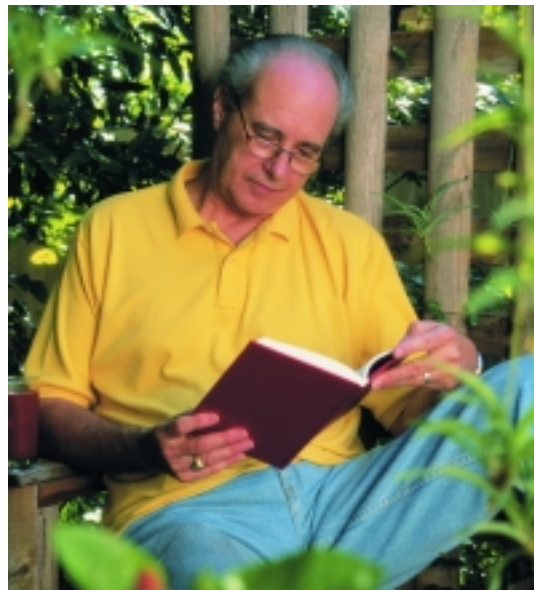
4 Health Care Financing Administration, 1997 statistics.

5 Guide to Long-Term Care Insurance, published by The Health Insurance Association of America, 1996/1997.

Protect Your Future With Long-Term Care

What Is Long-Term Care?

Long-term care insurance represents one way you can live life on your own terms. It refers to care provided to you in your own home, in a nursing home or other residential setting. It can range from help with routine daily activities, like bathing, to around-the-clock care by skilled medical personnel. Although most long-term care services are used by older people, a young or middle-aged person who has been in an accident or suffered a debilitating illness may also require long-term care.



Will You Need Long-Term Care?

Most of us plan carefully for retirement but completely overlook the need to protect ourselves and our families against the costs associated with an extended illness. It can place enormous emotional and financial burdens on entire families, leaving the person in need of care dependent upon others.

If you are among the 76 percent of Americans who don't expect to need long-term care of any sort, you may want to reconsider.¹ Chances are greater than 50 percent that each of us will require extended care at home or in a nursing home.² Another eye-opening fact is that one in four people who live to age 65 will spend one year or more in a nursing home, and one in three will spend three months or more.³

Without proper planning or coverage, many people are forced to spend money set aside for retirement or rely on their children to help pay the bills.

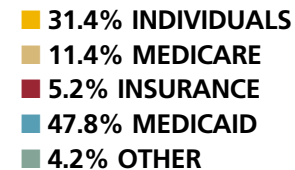
How Costly Are Long-Term Care Services?

Today, the national average cost of nursing home care is about \$50,000.00, or \$137 per day for total costs, including room and

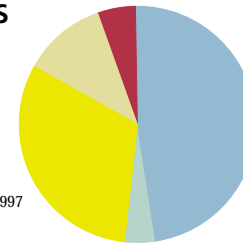
board, drugs and medical supplies.⁴ Home care averages more than \$12,000 per year.⁵ In some areas of the country, these costs are much higher.

If no provisions have been made to pay these high expenses, the results could be devastating. Since premiums can increase with age, the cost of waiting to purchase coverage can be very high. As a result, there is no better time than the present to plan for long-term care. One lengthy period of long-term care could wipe out everything you've worked a lifetime to build.

WHO PAYS THE BILL?



Source:
Health Care Financing Administration, 1997



How Will You Pay For Long-Term Care?

● Personal Assets

This option is available to those who have the income and assets to pay for long-term care without seriously affecting their financial well-being or independence.

● Family

There may be a chance that your family will have an extra \$50,000 per year to spend on your care and special needs. Most families, however, will not have the ability to cover out-of-pocket long-term care expenses.

● Government Assistance

Neither Medicare, nor Medicare supplemental insurance, were designed to pay for long-term care expenses.

Medicaid is designed to assist individuals with few personal assets and limited financial resources. To qualify, you may be forced to exhaust your personal assets and meet federal poverty guidelines before your care is covered. Choices for the care you receive may also be limited. Medicaid "spend down" limits vary by state.

● Long-Term Care Insurance

Long-term care insurance is one of the best ways to protect you and your family in the event you face the overwhelming expense of care in the future. Long-term care insurance helps you maintain your quality of life and independence, as well as peace of mind.

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