



CAPITAL BENEFITS, LLC  
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# LIVING BENEFITS

## Terminal Illness

### **What qualifies?**

Generally, if you have been diagnosed with a terminal illness that will result in death within 24 months of certification of the illness by a physician.

### **Receiving your benefit:**

The benefit payment will be a lump sum. There is no waiting period or annual benefit limit, but there is a lifetime limit on the amount of benefits you can receive across all Accelerated Benefits Riders.

### **Here if you need it:**

You can elect to either:

- Request the full acceleration, on a discounted basis, and use the lump sum as you wish.
- Choose to leave a portion of the policy's death benefit intact and receive a partial benefit.
- Choose to leave the entire policy intact for your beneficiary.

## Chronic Illness

### **What qualifies?**

A doctor has certified, within the past 12 months, that you are unable to perform two out of six "activities of daily living" for a period of at least 90 consecutive days without assistance, or that you are cognitively impaired.

### **Activities of Daily Living**

1. Bathing
2. Continence
3. Dressing
4. Eating
5. Toileting
6. Transferring

### **Receiving your benefit**

Generally, the rider needs to be in force for a period of 30 days. There is an annual limit on the amount of benefits you can receive. There is also a lifetime limit on the amount of benefits you can receive across all Accelerated Benefits Riders.

### **Here if you need it**

Note that you do not have to be in a licensed facility to receive payments, and that you can apply for benefits every 12 months. Benefits can be used for any reason (with 1 state exception), and do not need to be used for medical expenses.

If you should need it, and you qualify, after the waiting period you can:

- Accelerate portions of your death benefit every year to receive benefit payments.
- Leave the policy intact for your beneficiary.

## **Critical Illness or Critical Injury**

### **What qualifies?**

#### **Critical Illness includes:**

- ALS (Lou Gehrig's disease)
- Aorta Graft Surgery
- Aplastic Anemia
- Blindness
- Cancer
- Cystic Fibrosis
- End Stage Renal Failure
- Heart Attack
- Heart Valve Replacement

- Major Organ Transplant
- Motor Neuron Disease
- Stroke
- Sudden Cardiac Arrest

#### **Critical Injury includes:**

- Coma
- Paralysis
- Severe Burns
- Traumatic Brain Injury