

Senior Security® Series

Policy Form B 21702

Vantage Recovery™

Short-Term Care Nursing Facility Confinement Policy

Comparison Chart



We are proud to stand out from the rest.

A Vantage Recovery™ policy from Bankers Fidelity® can provide up to 360 days of benefits to cover the costs associated with confinement in a nursing facility or medically necessary care from a licensed Home Health Care agency. Not only can this policy lend to the financial peace of mind of policyholders and their families, it also offers premiums that can be more affordable than long-term care options.

See how we stack up against the competition in this comparison chart.

BENEFITS/OFFERS	COMPETITOR A	COMPETITOR B	COMPETITOR C	BANKERS FIDELITY
Elimination Periods (Days)	0-20	0-30	0-20	0-20
Benefit Periods (90-360 Days)	90-360	90-360	30-360	90-360
ADL Requirements (6 ADLs)	2 of 6	2 of 6	2 of 6	2 of 6
Issue Ages	50-89	18-79	40-84	18-85
Nursing Benefit Maximum per Day	\$300	\$300	\$300	\$300
Cancer Lump Sum Maximum	N/A	N/A	N/A	\$5,000
Home Health Care (HHC) per Day	\$170	\$300	N/A	\$300
Household Discount %	0%	10%	10%	10%
Application Fee	\$0	\$0	\$25	\$25

CARRIER OFFERS	COMPETITOR A	COMPETITOR B	COMPETITOR C	BANKERS FIDELITY
Convention Credit	3x credit for selling STC or HHC	N/A	N/A	200%
E–Application Enrollment	Yes	Yes	Yes	Yes
Direct Mail Collateral	No	No	No	Yes
Application Bonus (per app)*	No	No	No	\$50
Underwriting Requirements	RX + Telephone Interview	RX + Telephone Interview	RX + Telephone Interview	RX + Telephone Interview

*Convention Credit and App2Reward programs are subject to change or withdrawal at the discretion of the Home Office.

CARRIER COMPARISON	COMPETITOR A	COMPETITOR B	COMPETITOR C	BANKERS FIDELITY
Benefit Amount (\$100 a day)				
0 Day Elimination				
360 Day Benefits				
HHC included (\$100 a day)				
Total:	\$123.56	\$69.54	\$67.90	\$60.16

Competitors identified by BFLIC; information current as of 6/17

Limitations and Exclusions apply; actual policy provisions control. Rates subject to change on a class basis. Application to determine eligibility required.

Why Bankers Fidelity?

We are the right choice for your customers, offering:

Flexibility

Our Vantage Recovery policy provides our customers with the ability to choose Short-Term Care or Home Health Care benefits without the inconvenience of different restrictions. We give our policyholders access to Home Health Care benefits of up to \$300 per day with zero-day elimination and a 360-day maximum benefit period. In addition, we allow for full restoration of benefits after a confinement-free period of 6 months.

Home Health Care coverage

Medicare may only cover short-term home health care under certain limited conditions, and paying the costs associated with this care can quickly become a financial burden. According to a recent survey, the average annual cost for home health care was \$45,760 in 2016. This figure is predicted to more than double in the next 20 years, with annual costs reaching as much as \$91,000 by 2036.* Vantage Recovery can help cover some of the expenses associated with nursing facility expenses or home health care by providing up to 360 days of benefits. These benefits may also be restored after a 6 month treatment-free period.**

*2015 Genworth Cost of Care Survey

**See Outline of Coverage for additional details.

Cancer First Occurrence Rider

Vantage Recovery pays a lump sum benefit in the event that you receive an Initial Diagnosis of Cancer after the rider has been in effect for 30 days. Benefits are not payable for 1) non-malignant, benign, pre-malignant or non-invasive tumors or lesions or dysplasia or carcinoma in situ; 2) pre-malignant skin lesions or carcinoma in situ of the skin including melanoma in situ, or 3) skin cancer (except malignant melanoma).*

* See Outline of Coverage for additional details.

Why we are the right choice for our agents:

At Bankers Fidelity, our success is your success, and we arm you with the tools and resources you need to achieve your goals. We offer competitive commissions and pricing as well as easy underwriting. Our products are backed by exceptional, dedicated agent support as well as our extensive library of marketing collateral, which can greatly aid in your cross selling efforts.

When you partner with Bankers Fidelity, you have access to great incentives, including App2Reward, which rewards you for each application written.* The rewards you earn entitle you to leads or cash bonuses. We celebrate the efforts of our agents each year at the Sales Leaders Conference. Past conferences have given our agents access to one-of-a-kind experiences in places like Rio, Vienna and Prague.

*App2Reward may not be available in all states and distribution channels.

BANKERS ON-LINE TOOLS



ADDS®



Bankers Fidelity Life is rated A- (Excellent) by A.M. Best Company.

Claim your future.

We support your goals.

At Bankers Fidelity, you are a vital and valued part of our success. That's why our dedication doesn't stop with your clients. We are here for you every step of the way, providing solutions to ensure your success as you rise.

We offer attractive perks, unlimited earning potential, and flexible timetables that encourage personal growth and a healthy balance between your work and your life.

BOLT® (Bankers Online Tools)

Our Bankers Online Tools is a wealth of information at your fingertips. BOLT® offers an exclusive enhanced training experience focusing on product knowledge, marketing resources, and sales skills. Access also grants you special discounted rates on the CE credits you need.

New Agent Onboarding

Personally tailored courses in the Quick Start Learning Path will get you up and running right away.

The Agency Data

Distribution System (ADDS®)*

is an Agent Business Portal unique to Bankers Fidelity. This system gives you access to virtually all information necessary to manage your business:

- Reports
- Online Ordering
- Commissions
- Library Resources

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Agent Support Team

Call or Email. Talk with a Home Office person in the way that works best for you. We're always happy to hear from you or help with questions.

**Toll-Free: 866-458-7503 or
agentsupport@bflic.com**



www.bankersfidelity.com

Short-Term Care Nursing Facility Confinement Insurance is not Medicare Supplement insurance nor is it a substitute for Medicare Supplement insurance. This policy provides, to persons insured, coverage in the form of a fixed daily benefit during periods of confinement in a nursing facility resulting from a covered accident or sickness, subject to any limitations, deductibles and elimination periods set forth in the policy. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance. If you are eligible for Medicare, please read the Guide to Health Insurance for People with Medicare available from the Company.

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