

Introducing Reframe LifeStage Insurance

*An innovative life insurance and long-term care solution
designed for a new generation*

Finally, a LifeStage Solution built to meet the needs of Gen Xers and Millennials



A single Solution that covers multiple needs

Indexed universal life insurance, LTC benefits and cash value in a single product that delivers value – no matter what life brings.



LifeStage Benefits designed to evolve and grow

Flexible benefits that anticipate life's changes - designed to evolve and grow to meet your clients' most important needs at key life stages.



Fully Digital processes that streamline sales

From application to issue to servicing, our best-in-class technology delivers unmatched efficiency - making your life easier, and enabling clients to get the coverage they need in minutes.

10 Reasons Reframe LifeStage will **ROCK** your Worksite and Association Sales

1. **Wow! No minimum case size or participation requirements** means no case is too big, or too small, making it a perfect solution for the small business market.
2. **Simplified Instant Decision Underwriting** with no exams or interviews, and decisions in minutes.
3. **Customized and co-branded sites available for every case** saves you time and facilitates enrollments.
4. **Pre-packaged plans with full portability** makes it easy to sell, easy to buy, and coverage can stay with the employee/member for life.
5. **A 3-in-1 life stage product** with life insurance, LTC benefits and cash value.
6. **Cash indemnity LTC benefits** means no receipts for reimbursement, and cash benefits without restrictions.
7. **Flexible billing options** including payroll deduct and direct bill.
8. **Non-cancelable coverage** eliminates worries about rate increases.
9. **Dedicated case management, sales and marketing support** from an experienced worksite team.
10. **State-of-the-art broker platform and processes** makes your life easy – from sales to servicing.

An Unprecedented Opportunity

Employers and associations now more than ever recognize the need to offer robust benefits – and benefits that help protect and support financial wellness are in high demand.

94% of employers identify voluntary benefits as a key piece of their employee value proposition and total rewards strategy¹

Over 60% of Americans like the idea of a life combination product – with millennials expressing the most interest²

70% of the U.S. workforce are Gen Xers and Millennials³ which means a target market of almost 110 million people!

Our Promise to You

It's important to know that your clients will be covered when the time comes, which is why our insurance policies are issued by Continental General Insurance Company. Continental General has selected Swiss Re as its reinsurer. Fueled by strength, stability, and a shared passion for innovation, together we transform ideas into solutions that make a difference in people's lives.

Swiss Re is one of the world's leading providers of reinsurance, insurance and other forms of insurance-based risk management. With strong financial ratings and experience spanning 155 years, Swiss Re has a long and successful history of developing innovative solutions that provide security for its clients around the globe.

Continental General Insurance Company has been dedicated to serving policyholders, claimants, and their families with reliable insurance solutions since 1961. Headquartered in Austin, Texas, their commitment to care and excellence has allowed Continental General to grow into trusted providers, supporting policyholders through their family of companies and strategic partners. Continental General continually strives to enhance the value and security of their clients by delivering expertise and resources that empower individuals and businesses alike. With a trusted heritage and a forward-looking vision, Continental General is dedicated to delivering excellence, innovative solutions, and value in every client relationship.

Reframe LifeStage was developed with the belief that *insurance can be better.*

That a product can be easy to understand, easy to buy and make a real difference in people's lives. Through innovation and inspiration, backed by the commitment of our partners, Reframe LifeStage insurance was born.

Reframe Financial is a passionate group of insurance industry veterans and tech trailblazers on a mission to help families prepare for the financial issues of aging. We partner with the best in the industry to develop new kinds of insurance that address multiple needs. Our innovations are inspired by bold thinking, the latest advances in technology, and a passion for improving people's lives.

Inspired by our own experiences.

I was overwhelmed by the time, effort, and cost of securing quality home care for my grandparents. When several of their neighbors asked to hire the same caregiver, I realized how unprepared many families—including my own—are for the realities of aging.

Reframe was inspired by our personal experiences – and created to help families prepare for the financial issues of aging.

Karan Aneja
CEO & Co-Founder, Reframe Financial



We're excited to bring Reframe LifeStage insurance as the solution for a new generation, and to deliver an experience that will exceed expectations—for you and your clients.

Let's get started!