

LifeTime Benefit Term

Valuable insurance protection that lasts a lifetime!



LifeTime Benefit Term insurance with long term care protection

Helping you protect your most important asset!

LifeTime Benefit Term is term insurance for a lifetime

Life insurance provides your family with money after your death. This money will help your family meet continuing financial needs that would have been provided by your income. It can help pay a mortgage, household bills, school expenses, childcare costs or ensure that your dependents are not burdened with debt.

In addition to providing a life insurance death benefit, LifeTime Benefit Term gives you the option to receive an accelerated payment of your life insurance coverage to help cover the costs associated with nursing home, assisted living, and even in-home care. LifeTime Benefit Term is a great way to protect your most important asset and help provide the peace-of-mind your family deserves.

Combined Insurance Company of America (Combined) has been providing quality supplemental insurance products for 90 years. Millions of people have taken advantage of Combined's products to help them achieve greater financial protection and peace of mind in their time of need. Combined operates in 49 states, the District of Columbia and Puerto Rico and has operations around the globe.

Contact



Combined Insurance Company of America
Chicago, Illinois

Rated A+ (Superior) by A.M. Best

LifeTime Benefit Term insurance

Using the convenience of payroll deduction, we offer you and your family:

Valuable life insurance protection through age 120!

- LifeTime Benefit Term life insurance up to \$250,000 for eligible actively at work employees.
- Life base insurance premiums are guaranteed never to increase through age 100 .
- No medical exams required. Issuance of coverage depends upon answers to a few health questions.
- Provides paid-up death benefit values after only 10 years, so if you decide to stop paying premiums at some time in the future, you are guaranteed paid-up coverage of a reduced amount.
- Flexible! You have the option to:
 - Continue your coverage at the same premium; or
 - Elect paid-up insurance coverage of a reduced amount after 10 years with no further premium payments—Guaranteed!
- Fully portable – you own it and take it with you when you leave your employment.
- Spouse and child coverage is available.
- **Accelerated Death Benefit for Terminal Illness****
 - You can receive up to 50% of the death benefit (not to exceed \$100,000) if you are diagnosed as terminally ill, with the remaining death benefit being paid to your beneficiary.

Accelerated Death Benefit for Long Term Care (LTC)**

- If you are certified by a physician as being both chronically ill and confined to a nursing home, home health care, assisted living, or adult day care services, you will receive 4% of your death benefit each month for up to 25 months. Benefits would begin after a 90 day elimination period has been satisfied.

OPTIONAL BENEFIT RIDERS

Dependent Child†—Covers your dependent children for up to \$25,000.

Accidental Death Benefit†—Pays up to double the death benefit to your beneficiary if death results from accident.

Waiver of Premium†—Waives your premium payments if you become totally disabled.

Payor Waiver of Premium†—Waives the premium of your spouse, if you, the payor become totally disabled.

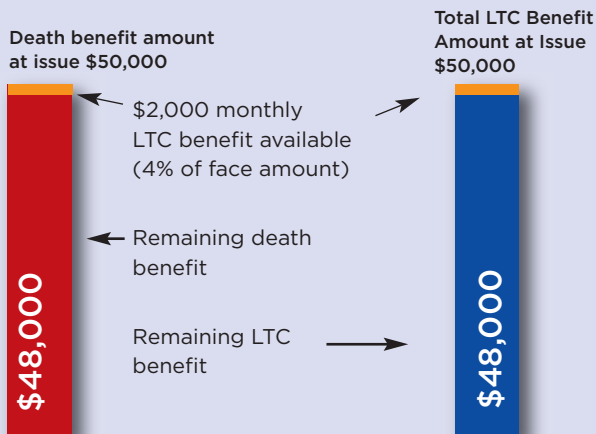
Guaranteed Insurability†—Allows for scheduled automatic increases to the death benefit coverage, subject to eligibility requirements, without requiring evidence of insurability.

† See contract for a complete definition of benefit eligibility. These optional benefits are available at additional costs. Long Term Care premiums can increase. Premium increases can only occur if all contracts in a state where this benefit is issued are increased. Premiums cannot be increased solely because of an independent claim. These optional benefits are not available in all states

* Any accelerated death benefit received for Long Term Care or Terminal Illness will reduce by a like amount the total benefit amount available for a death benefit or any additional accelerated benefits. The maximum death benefit you may apply for with long term care benefits is \$150,000. The accelerated death benefit for a terminal illness is provided at no additional premium. A deduction is made from the remaining death benefit payable to the beneficiary equal to a small administrative fee plus lien interest on the death benefit paid in advance.

How LifeTime Benefit Term with Long Term Care works†

- A 35-year-old non-smoker can purchase \$50,000 of coverage including the Accelerated Death Benefit for Long Term Care for \$7.56 weekly.
- Long Term Care benefit of \$2,000 (4% of \$50,000) per month would be available for up to 25 months.
- Long Term Care benefit reduces the death benefit by an equal amount.



Depending on your needs

- 100% of the death benefit amount can be paid to your beneficiary if no LTC benefits are used, or
- 100% of the Long Term Care benefit amount can be paid to you, if care is needed, or
- Any remaining death benefit less any Long Term Care benefits received will be paid to your beneficiary.

Rates and values shown in this example are based on a gender mix of 50% male and 50% female. The monthly LTC payment equals 4% of the initial death benefit. The maximum LTC payments equals 1 time the current death benefit. The current death benefit at time of LTC payment may differ from original death benefit. Based on current interest rate assumptions the death benefit is designed to remain level through average age 120. In the event of a long term decline in interest rates, your certificate contains a guarantee ensuring that the initial death benefit will last for the longer of 25 years or to age 70 and thereafter can never be less than 50% of your initial death benefit. Assumes current rate of interest is 3.5%.

† This example is only an illustration. Do not send money to the insurer in response to this advertisement; one needs to complete an application to obtain coverage. Benefit exclusions and limitation may apply to the coverage

This document is a brief description of Certificate Form No. C34544. Benefits, rates, exclusions and limitation may vary by state. Refer to your certificate of insurance for specific details.