



Life Protector

Combined Insurance's Life Protector – a Good Decision

This Whole Life policy provides cash benefits to help your loved ones when they need it most. In the event of your death, Combined Insurance will pay your beneficiary up to \$100,000, depending on the plan for which you applied. As long as premiums are paid when due, this policy guarantees coverage will be available to age 100 to provide lifetime protection.

Helping Loved Ones Carry On

The Life Protector benefits are payable directly to your beneficiary. These cash benefits can be used to help with final expenses, mortgage or rent payments, or replace some lost income.

Living Benefits (Accelerated Death Benefit)

If you are diagnosed with a terminal condition, you can apply for up to \$75,000 while you are living. You can use the money where most needed when you need it the most, providing a little extra financial security.

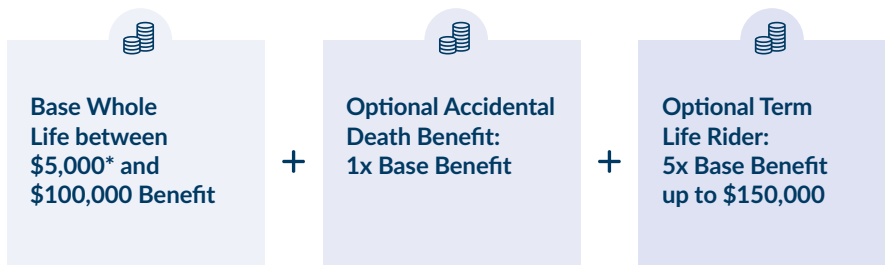
Term Life Insurance (Optional)²

If you have children, a mortgage, or just want extra coverage for your family, you can purchase up to \$150,000 in Term Life Insurance. Term Life Insurance offers additional protection for 20 years, or to age 65, depending on the plan you select, and additional Living Benefits.

Accidental Death Benefit (Optional)³

If you purchase the optional Accidental Death Benefit, we will double the benefits paid to your beneficiary should you die as the result of an accident.

Available Coverage Options



* \$5,000 benefit amount available for ages 50-85.

² This rider is available to individuals age 59 and under for an additional cost.

³ Benefits are payable if the accident occurs before the policy anniversary following your 65th birthday. This rider is available to individuals age 59 and under for an additional cost.

1 in 4 households would feel the financial impact within 1 month, if the primary wage earner died.¹



Non-forfeiture Values

After the first few years your policy is in force, the policy will begin to build cash, loan, and reduced paid-up insurance values. See the table of non-forfeiture values attached to your policy for specific values.

Additional details will be provided in your fulfillment package, which will include your policy.

¹ Facts About Life 2021. Life Happens and LIMRA.



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What We Will Not Pay

- No benefit is payable for death caused by suicide during the first two policy years other than a refund of premiums paid

If you purchase the Accidental Death Benefit, no accidental death benefit is payable for death caused or contributed to by:

- suicide, attempted suicide or intentionally self-inflicted injury while sane or insane¹
- any act of war, or loss sustained while serving in the military or armed force or units auxiliary
- being intoxicated or under the influence of alcohol, an illegal substance, any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions.² Intoxication is defined in accordance with State law
- directly or indirectly from disease or bodily infirmity
- from an Insured's commission, attempted commission of a felony²
- travel or flight in any aircraft other than as a fare paying passenger in an aircraft operated on a regular schedule by Common Carrier for passenger service over an established air route
- being engaged in an illegal occupation³

Accidental death must be independent of any other cause, occur within 180 days⁴ of injury, and not be caused or contributed to by sickness or disease.

¹ In MO, provided that the Insured dies within one year from the date this Rider was issued

² Not applicable in VT

³ Not applicable in VA

⁴ Not applicable in PA

⁵ 24 months in WA and IL

Important Notes

- Accelerated Death Benefits (Living Benefits) may be taxable and may impact eligibility for certain public assistance programs
- Benefits under the Accidental Death Benefit Rider are payable if the accident occurs before the policy anniversary following your 65th birthday
- Waiver of Premium benefit means your premium payments will be waived after 6 months of total disability for as long as the disability lasts or until age 65, whichever comes first. Eligibility is for total disability that occurs after age 16 but prior to age 60
- Under Term Life Insurance Rider, 20 year term issued to ages 18-49. Term to age 65 is issued to ages 18-59. Term Life Rider is limited to the lesser of five⁵ times base Family Life Protector policy or \$150,000
- Under Term Life Insurance Rider; If the Insured is diagnosed with a terminal condition which, in the opinion of a Licensed physician, would generally result in the Insured's death within a period not to exceed 12 months⁵ or would require continuous confinement in a hospital, extended care facility or nursing home until death, the Owner and irrevocable beneficiary or assignee, if any, may request a full or partial payment of the rider proceeds up to \$75,000. However, the combined amount to be accelerated from the policy and all riders cannot exceed \$100,000 on any one life and no such request may be made during the last year this rider is in force

This document contains a brief description of policy Form No. series 33055, 36414, 36418, 36421R and 36437. See the policy for complete details of policy benefits, exclusions and limitations. Products may vary by State subject to availability and qualifications.

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