



# Family Life Protector for Children

## Combined Insurance's Family Life Protector for Children – a Good Decision

This Whole Life policy gives your child the gift of lifetime protection to age 100. Be among the quarter of a million people who purchase life insurance for a child each year. When needed most, this guaranteed lifetime protection, as long as premiums are paid when due, will pay the beneficiary up to \$50,000, depending on the plan you choose.

4 in 10 households would have immediate trouble paying living expenses if the primary wage earner died <sup>1</sup>.



## Helping Loved Ones Carry On

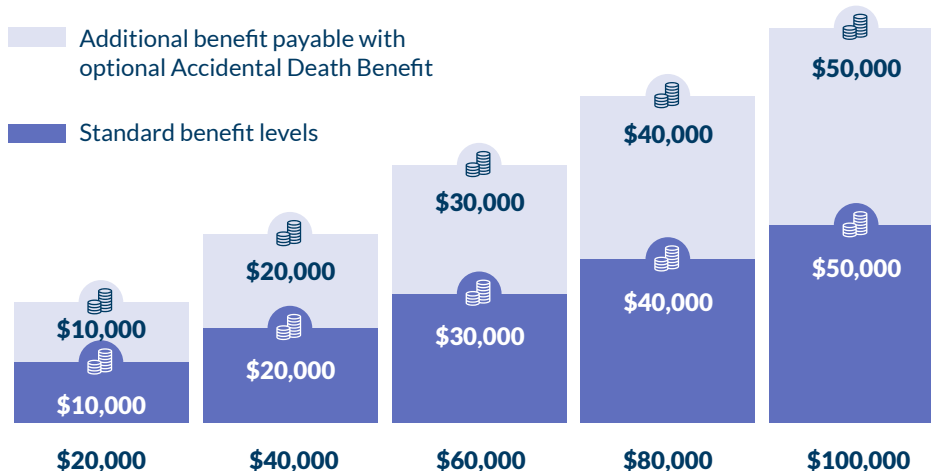
With Family Life Protector coverage, get up to \$50,000 in cash paid directly to the beneficiary you choose.

## Immediate Security While Your Child Is Young

The policy begins covering your child on day one. Benefits can never be reduced or canceled because of future changes in health.

## Accidental Death Benefit (Optional)

If you selected the optional Accidental Death Benefit, we will double the benefits paid to the beneficiary when death is the result of an accident.



## 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.

<sup>1</sup> The 2023 Insurance Barometer Study. Life Happens and LIMRA.



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## Living Benefits

If the insured is diagnosed with a terminal condition, which in the opinion of a licensed Physician would generally result in death within twelve months, the policyholder can apply for up to \$50,000 while living. The money can be used how and when it is needed most, providing a little extra financial security.

Receipt of Accelerated Death Benefits may be taxable and may impact eligibility for certain public assistance programs.

## What We Will Not Pay

- No benefit is payable for death caused by suicide during the first two policy years.
- If you purchase the Accidental Death Benefit: no accidental death benefit is payable for death caused or contributed to by suicide or attempted suicide, any act of war, military service, or flying in any aircraft other than as a fare paying passenger. Accidental death must, be independent of any other cause, occur within 180 days\* of injury, and not be caused or contributed to by sickness or disease.

\* Not applicable in PA.

## Waiver of Premium

After six consecutive months of total disability, Combined Insurance will waive the premium due while the insured remains totally disabled or until age 65, whichever comes first. Waiver of Premium is available for disability which occurs after age 16 but prior to age 60.

## Important Notes

Benefits under the Accidental Death Benefit are payable if the accident occurs before the policy anniversary following the insured's 65th birthday.

This is a brief description of Policy Form No. 33055. See the policy for complete information.

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