



Family Life Protector

A Whole Life Insurance policy, designed to pay **cash directly to you** or a loved one when needed most.



SUPPLEMENTAL INSURANCE

Health

Accident

Disability

Life

combinedinsurance.com



Family Life Protector

What would happen if you suffer an untimely death?

The fact is your financial responsibilities are likely to continue.

Your family **may need help** to:

- Pay some of the **funeral costs**
- Take care of some **unpaid medical bills**
- Pay **loans** and **credit cards**
- Pay the **mortgage** or **rent** for a period of time
- Even replace some **lost income**

EXTRA CASH would certainly help!



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- 1. Within the last five years, have you had any advice or treatment for stroke, heart attack, any other heart condition, cancer, or any other malignant growth?**
- 2. Within the last five years have you had a DUI or reckless driving conviction?**
- 3. Are you currently an insulin dependent diabetic?**

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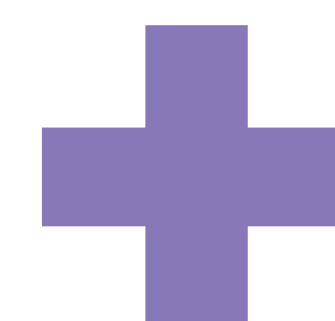
Designed to help your loved ones carry on

You can choose the benefit amounts that are right for you.

Base Whole Life
between **\$5,000**
and **\$100,000**
Benefit



Optional
Accidental
Death Benefit:
2x Base Benefit



Optional Term
Life Rider:
5x Base Benefit
up to **\$150,000**

We can offer an amount specifically designed for you - **up to \$250,000***
in coverage, depending on the plan you select.

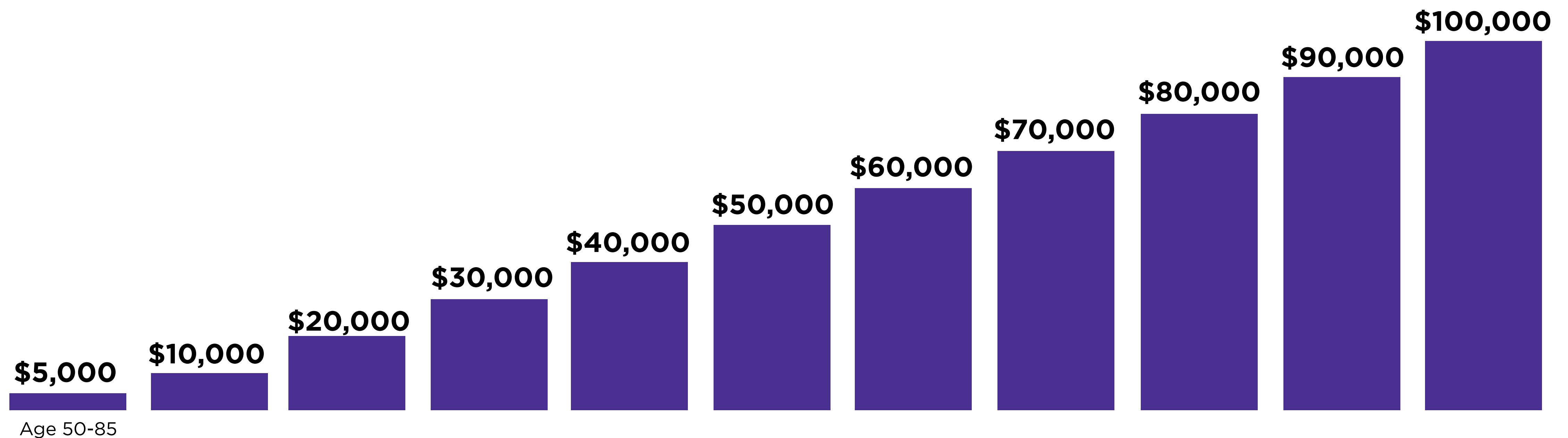
* For accidental death only, up to \$200,000 for non-accidental death.



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Select the cash benefit to meet your family's needs.

You are covered to **age 100**, with **lifetime protection** regardless of changes in your health. Then at age 100 the proceeds are paid directly to you!



The cost **NEVER GOES UP** ... the coverage **NEVER GOES DOWN!**

No benefit is payable for death caused by suicide during the first two policy years.



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Accidental Death Benefit Rider (Optional)

Doubles the cash benefit payable when death is the result of an accident.

Your beneficiary can receive up to **\$200,000***

2X

your Base Whole Life benefit

* Depending on the plan you select.



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Term Life Insurance Rider (Optional)

Term Life Insurance offers **additional protection** for 20 years, or to age 65*.

If you have:



Children



A mortgage



Or just want extra coverage
for your family

You can get **up to \$150,000**** in Term Life Insurance

Like whole life, your **COST NEVER GOES UP!**

* Depending on the plan you select.

** The Maximum Term Life Rider benefit available is up to 5X the Base Whole Life benefit you choose, but not to exceed \$150,000.



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Living Benefits (Accelerated Death Benefit)*

Cash Value - that part of the premium that is set aside for your use in the future.

You may choose to:

- **Borrow** the cash value
- **Surrender** the policy and **receive the cash value**
- **Select** the **Automatic Premium Loan Provision** to keep your policy from lapsing by mistake

Paid-up Insurance Value - you may use the cash value accumulated under your policy as a single premium to purchase paid-up insurance. No further premium will be due and your beneficiary will be paid the reduced insurance amount upon death.

These values **begin accumulating after the first few years** your policy is in force, depending on your age of issue.

The **LONGER** your policy is in force, the **HIGHER** the **cash values** and **paid-up insurance values** become.

* The Face Amount of the policy will be reduced by any indebtedness (cash value borrowed plus accumulated interest and any unpaid premium) upon the death of the insured.



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Waiver of premium

Beginning at age 16, but prior to age 60, your **premiums will be waived** that come due after 6 months of total disability for as long as the disability lasts or until age 65, whichever comes first.

Accelerated Death Benefit¹

If you are diagnosed with a terminal condition that will most likely result in **death within 12 months**

... you may request that Combined Insurance **pay the proceeds** of your policy to you (up to \$75,000) **while you are living.**

¹ Accelerated Death Benefits may be taxable and may impact eligibility for certain public assistance programs. Additional Accelerated Death Benefit is available under optional Term Life Rider, see Rider language for details.

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Top 10 reasons why Family Life Protector is right for you and your family!

1. **Cash** to help pay for **final expenses, mortgage or rent** - or help replace your **income**.
2. **Coverage begins immediately - up to \$100,000** of lifetime protection.
3. **Accidental Death Benefit** - option to **DOUBLE** the benefits.⁽¹⁾
4. Up to **\$150,000** of extra coverage with **optional Term Life Insurance Rider**.
5. **Cash Values** and **Paid-up Insurance Values** begin to accumulate after the first several policy years.
6. **Waiver of Premium** - no premium payments when you are totally disabled.

(1) Benefits under the Accidental Death Benefit rider are payable if the accident occurs before the policy anniversary following your 65th birthday. The Accidental Death Benefit rider is available to individuals age 59 and under for an additional cost. No accidental death benefit will be payable for death caused by suicide or any attempt at suicide, any act of war while serving in the military, being intoxicated or under the influence of alcohol, an illegal substance, any narcotic or other prescription drug, disease, committing or attempting to commit a felony, or being engaged in an illegal occupation.



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7. **Accelerated Death Benefit** - Benefits for terminal illness while you are living.
8. The **cost NEVER GOES UP** ... the **coverage NEVER GOES DOWN!**
9. **NO medical exam** - just a few simple health questions.
10. **The service, strength and security of Combined Insurance.**
Making it easy for our customers to prepare for the unexpected.

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IMPORTANT: This presentation contains a brief description of Whole Life Policy (Form Series 43055, 46418, 46414-315 and 46411). See the policy for complete details of benefits, exclusions and limitations. This presentation is only for use in the states referenced herein. State specific form numbers are shown below.

State	Policy #
NY	Form No. 43055-NY, 46414-315, 46418-315 and 46411-NY