



Family Life Protector For Children

A Whole Life policy designed to insure your child with lifetime protection.



SUPPLEMENTAL INSURANCE

Health

Accident

Disability

Life

combinedinsurance.com



Family Life Protector For Children

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Each year more than a quarter of a million people purchase life insurance for a child¹.

It's easy and affordable protection.

Family Life Protector gives your child or grandchild:

- Whole Life insurance **up to \$50,000**
- **Guaranteed lifetime protection** to age 100, regardless of changes in health (as long as premiums are paid)
- An affordable **cost that never goes up** and **coverage that never goes down**

EXTRA CASH would certainly help!

¹ LIMRA U.S. Individual Life Insurance Sales Trends, 2013



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1. Within the last five years, has the child or grandchild had any advice or treatment for stroke, heart attack, any other heart condition, cancer, or any other malignant growth?

2. Is the child or grandchild currently an insulin dependent diabetic?

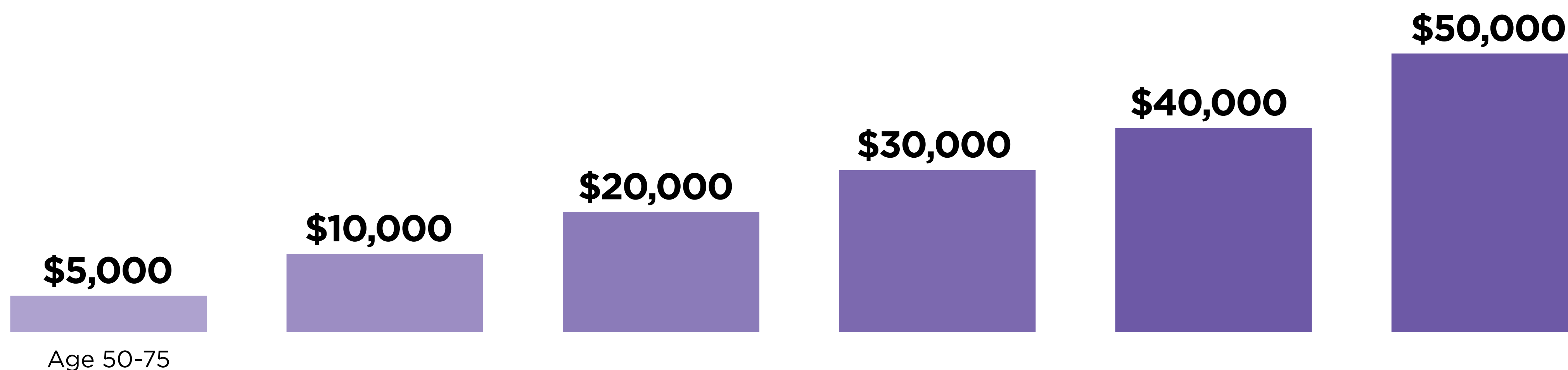


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Designed to help loved ones carry on.

Choose the amount that is right for your child or grandchild ... **up to \$50,000¹** depending on **the needs** and the **plan you select**.



Your child or grandchild will be covered to **age 100²** to provide **lifetime protection** regardless of changes in health. Then at age 100 the proceeds are paid directly to the insured!

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

¹ No benefit is payable for death caused by suicide during the first two policy years.

² At age 100, the policy proceeds are paid directly to the insured.

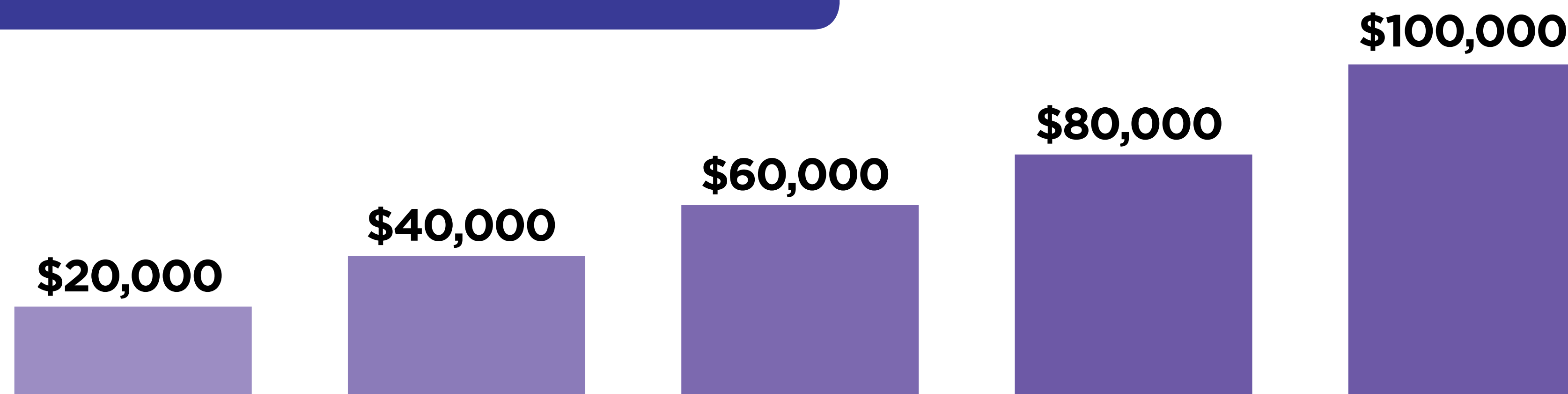


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OPTIONAL* Accidental Death Benefit

Doubles the **cash benefit payable** when death is the result of an **accident**. The beneficiary receives up to **\$100,000...**



... depending on the **plan you select.**

* Benefits under the Accidental Death Benefit rider are payable if the accident occurs before the policy anniversary following the insured's 65th birthday. The Accidental Death Benefit rider is available to individuals age 59 and under for an additional cost.

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Living Benefits*

Cash Value - that part of the premium that is set aside for use in the future. The policyholder may choose to:

- **Borrow** the cash value
- **Surrender** the policy and **receive the cash value**
- **Select** the **Automatic Premium Loan Provision** to keep the 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** the policy is in force, depending on the age of your child or grandchild when the policy is issued.

The **LONGER** the 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, **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 the insured is diagnosed with a terminal condition that will most likely result in **death within 12 months**

... the insured may request that Combined Insurance **pay the proceeds** of the policy to you (up to \$50,000) **while you are living.**

¹ Accelerated Death Benefits may be taxable and may impact eligibility for certain public assistance programs.

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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**.
2. **Coverage begins immediately** - up to **\$50,000** of lifetime protection.
3. **Accidental Death Benefit** - option to **DOUBLE** the benefits¹.
4. **Cash Values** and **Paid-up Insurance Values** begin to accumulate after the first several policy years.
5. **Waiver of Premium** - no premium payments when the insured is totally disabled.

¹ If you purchase the optional 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.



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6. **Accelerated Death Benefit** - Benefits for terminal illness while the insured is living*.
7. **Easy and affordable** protection for your child or grandchild.
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.

IMPORTANT: This presentation contains a brief description of policy and rider benefits. See the policy and rider(s) (Form No. series 43055) for complete details of policy and rider benefits and exclusions/limitations.

* Accelerated Death Benefits (Living Benefits) may be taxable and may impact eligibility for certain public assistance programs.