



If they need you, you need a Champion

Good things in life happen every day, and unfortunately, hardship happens too. You need a champion to help defend and protect everything you value—your family, your goals, your dreams, your independence—in essence, your life.



LIFETIME BENEFIT TERM | CHAMPION

Life Insurance with Money for Long Term Care



Let LifeTime Benefit Term be **your Champion!**



LifeTime Benefit Term is a great way to help protect your most important asset and help provide the peace of mind your family deserves.

Life Insurance—Powerful protection for your loved ones

You work hard to provide a good life for your family. However, what if something happens to you? If they need you, you need a champion to help defend and protect your family with money to help pay for:

- Rent and mortgage
- College Education
- Retirement
- Household Expenses
- Long Term Care
- Childcare
- Family Debt
- Burial

Make a promise to help protect the future. Let LifeTime Benefit Term (LBT) be your Champion. It lasts a lifetime—guaranteed. LifeTime Benefit Term provides money to your family at death, and while you are living too, if you need home health care, assisted living or nursing care. Lifetime Benefit Term provides highly competitive rates and benefits, and lasts to age 121.

Innovative Benefit Design

Guaranteed Premiums

Life insurance premiums will never increase and are guaranteed to age 100. Thereafter no additional premium is due while the coverage can continue.

Guaranteed Benefits During Working Years

Death Benefit is guaranteed 100% when it is needed most—during your working years when your family is relying on your income. Through age 70 (or 25 years if greater) your death benefit is 100% guaranteed.

Guaranteed Benefits After Age 70

Even after age 70, when income is less relied upon, the benefit is guaranteed to never be less than 50%. And based on current interest rates the full death benefit is designed to last a lifetime.

Paid-up Benefits

After 10 years, paid up benefit begin to accrue. At any point thereafter, if premiums stop, a reduced paid up benefit is guaranteed. Flexibility is perfect for retirement.

Long Term Care (LTC)*

If you need LTC, you can access your death benefit while you are living for home health care, assisted living, adult day care and nursing home care. After the required elimination period, you get 4% of your death benefit per month while you are living for up to 25 months to help pay for LTC. Insurance premiums are waived while this benefit is being paid.

Contingent Benefit

If your LTC rider premiums were to be increased and would cause you to lapse your coverage within 120 days of an increase, you may reduce your benefit amount without any increase in premium or convert LTC coverage to paid up status equal to 100% of all LTC rider premiums paid, or 30 times the daily nursing home benefit allowed under the LTC rider.



Life insurance provides your family with money after your death. It helps replace your income and ensure that your dependents are not burdened with debt.

Here's how LifeTime Benefit Term can help be Your Family's Champion

As Life Insurance

LifeTime Benefit Term helps protect your family with money that can be used any way they choose. It is most often used to pay for mortgage or rent, education for children and grandchildren, retirement, family debt, and final expenses.

For Long Term Care

If you become chronically ill, your LifeTime Benefit Term policy will pay you 4% of your death benefit each month you receive Long Term Care. You can use this money any way you choose, and your life insurance premiums will be waived.

Your death benefit will reduce proportionately each month as you receive benefit payments for Long Term Care. Your life insurance will continue to help you protect your assets for 25 months. After 25 months of receiving Long Term Care Benefits, your death benefit will reduce to zero.

For Terminal Illness

After your coverage has been in force for two years, you can receive 50% of your death benefit, up to \$100,000, if you are diagnosed as terminally ill.

Features

Strong Guarantees

Guaranteed life insurance Premium* and Death Benefits last a lifetime.

Fully Portable and Guaranteed Renewable[†] for Life

Your coverage cannot be cancelled as long as premiums are paid as due.

Family Coverage

Coverage available for your spouse, children and dependent grandchildren.

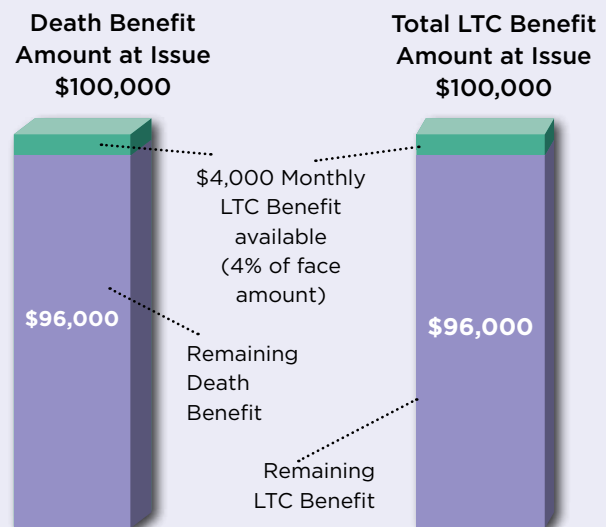
* LTC premiums may be adjusted based upon the experience of the group or other group characteristics that may affect results. Premiums cannot be increased solely because of an independent claim. New premiums will be based on the Insured's age and premium class on the rider's coverage date.

Flexible Benefit Choices

Once you make the promise to help protect your family with Lifetime Benefit term, there are several ways it can work for you. You don't have to make any decisions on how you use your benefits until you actually need them. Here is an example of how LifeTime Benefit Term can be your Champion.

\$100,000\ LifeTime Benefit Term Coverage^{**}

- A 35-year-old non-smoker can purchase \$100,000 of coverage including the Accelerated Death Benefit for Long Term Care and Terminal Illness.
- Long Term Care benefit of \$4,000 (4% of \$100,000) per month would be available for up to 25 months.
- Long Term Care benefit reduces the death benefit by an equal amount.



While in Long Term Care Status, premiums are waived.

Depending on your needs

- 100% of the Death Benefit amount can be paid to your beneficiary if no Long Term Care 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.

The monthly LTC payment equals 4% of the initial death benefit. The maximum LTC payments equals 1 times the current death benefit. The current death benefit at time of LTC payment may differ from original death benefit. The 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. Premiums are payable to age 100.

** 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.

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You need a champion to help defend and protect everything you value—your family, your goals, your dreams, your independence—in essence, your life.

Choose a Champion. Choose LifeTime Benefit Term.



Flexible and Customizable

Every plan starts with guaranteed death benefits and accelerated benefits for Long Term Care.

Benefit Summary

	Death Benefit	LTC Benefits	Child Term Benefit	Guaranteed Insurability	Waiver of Premium	Payor Waiver of Premium
Applicant:	\$ _____	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Spouse:	\$ _____	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Children/Grandchildren:	\$ _____					
	\$ _____					

This is not an application for coverage. Refer to your enrollment form in order to apply for coverage. Enrollments are subject to underwriting approval.

LifeTime Benefit Term Exclusions

If the insured commits suicide, while sane or insane, within two years from the Date of Issue, and while this Coverage is in force, We will pay in one sum to the Beneficiary, the amount of premiums paid for this Coverage.

Long Term Care Exclusions

We will not pay Long Term Care benefits for care that is received or loss incurred as a result of:

- Mental or nervous conditions except Alzheimer's Disease;
- Alcoholism and drug addiction;
- Illness, treatment or medical conditions arising out of:
 - War or act of war (whether declared or undeclared);
 - Participation in a felony, riot or insurrection;
 - Service in the armed forces or units auxiliary thereto;
 - Suicide (sane or insane), attempted suicide, or intentionally self-inflicted injury; or
- Treatment provided in a government facility (unless otherwise required by law), services for which benefits are available under Medicare or other Governmental program (except Medicaid), any state or federal workers' compensation, employers' liability or occupational disease law, or any motor vehicle no-fault law, services provided by a member of the covered person's immediate family, and services for which no charge is normally made in the absence of insurance.
- Expenses for services or items available or paid under another long term care insurance or health insurance policy.
- In the case of a qualified long term care contract, expenses for services or items to the extent that the expenses are reimbursable under Title XVIII of the Social Security Act; or would be so reimbursable but for the application of a deductible or coinsurance amount; or
- Care or services received outside the United States or its territories.

Additional Benefit Options

(additional premiums required)

Child Term Benefit

Death Benefits available up to \$25,000. Guaranteed conversion to individual coverage at age 26—up to 5 times the benefit amount.

Guaranteed Insurability

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

Waiver of Premium

Waives premium if you become totally disabled.

Payor Waiver of Premium

Waives premium of your spouse, if you become totally disabled.

A senior insurance counseling program is provided by The Health Information Counseling & Advocacy Program (HICAP). This program is available to assist older Texans with disabilities by providing information about health insurance and public benefits. You may contact this office by writing at 701W. 51st W-352, Austin, Texas, 78751 or call toll free 1-800-252-9240.



Combined Insurance Company of America
Chicago, IL

This document is a brief description of Certificate Form No. C34544TX. Benefits, rates, exclusions and limitations may apply. Refer to your certificate of insurance for specific details.