

Looking for an **INNOVATIVE LIFE INSURANCE PRODUCT?**

Choose a Champion

The new **Champion Product Series** is designed to help brokers and consultants deliver innovative and flexible benefit solutions to better serve customer needs.

Innovation that Pays More—Guaranteed

For the same premium, LifeTime Benefit Term provides higher death benefits than whole life insurance and lasts to age 120.

Flexibility to Supplement Long Term Care

Death Benefits can be taken early and doubled or even tripled to supplement the cost of Long Term Care.





Let LifeTime Benefit Term be their Champion!



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

Life Insurance—Powerful Family Protection Plus Benefits for Long Term Care

LifeTime Benefit Term (LBT) is Combined Insurance's new group hybrid product developed for employers to champion life insurance for their employees.

LBT's innovative design provides Life Time Guarantees at a fraction of the cost of whole life insurance. And flexibility allows you to customize benefits for Long Term Care (LTC) and double or triple the policy value.

Innovative Guarantees

Guaranteed Benefits

During the Working Years

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

Guaranteed Benefits

After Age 70

Even after age 70, when income is less relied upon, the death 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.

Innovative Benefits

Long Term Care Acceleration

When employees need LTC, death benefits can be paid early for home health care, assisted living, adult day care and nursing home care. Early payments equal 4% of the death benefit per month for up to 25 months. Premiums are waived while this benefit is being paid.

Long Term Care Extension

Once the full death benefit has been paid in advance for LTC, payments can be extended. Choose between 25 and 50 months of LTC Benefit Extension to double or triple the value.

Guaranteed Premiums

Life insurance premiums will never increase and are guaranteed through age 120.

Paid-up Benefits

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

Guaranteed Increase Options

Benefits increase each year regardless of health. Guaranteed options include an increase in weekly premiums of \$1 each year for 5 or 10 years and \$2 each year for 5 years.

Let LifeTime Benefit Term be Your Champion

As Life Insurance

LifeTime Benefit Term protects families with money that can be used any way they need. Often it is used to pay for mortgage or rent, education for children and grandchildren, family debt and final expenses.

For Long Term Care

Long Term Care is expensive, and LifeTime Benefit Term can help. It pays death benefits in advance for home health care, assisted living, adult day care and nursing home and waives life insurance premiums. And with Extension of Long Term Care, benefits can last for more than 6 years, in essence, tripling the policy value.

Additional Benefit Options

Accidental Death Benefit

Doubles the death benefit if death results from an accident.

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.

Level Term

Provides additional insurance to maximize your premium dollar.

Waiver of Premium and Payor Waiver of Premium

Waives premium if employee becomes totally disabled.

Terminal Illness Benefit

Employees can receive 50% of their death benefit immediately, up to \$100,000, if they are diagnosed as terminally ill.

Features

Affordable Financial Security

Lifelong protection with premiums beginning as low as \$3 per week.

Strong Guarantees

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

Fully Portable and Guaranteed Renewable for Life

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

Highly Competitive Rates

For the same premium, LifeTime Benefit Term provides higher benefits than whole life and lasts to age 120.

Death Benefits up to \$250,000—No Medical Exams

Coverage is issued based on answers to simple health questions. When LTC Benefit is chosen, the maximum death benefit is \$150,000.

Family Coverage

Coverage available for spouse, children and dependent grandchildren.



When someone makes the promise to protect his or her family with LifeTime Benefit term, there are several ways it can work. And, no one needs to make those decisions until Long Term Care benefits are actually needed.

Here are some examples of how LifeTime Benefit Term can be a Champion for the insured:

\$100,000 LifeTime Benefit Term Coverage

Maximize Death Benefit

The insured leads a full life and doesn't need any long term care. The full death benefit is paid.

\$100,000
Death Benefit

Split Your Benefits

The insured leads a full life and needs some home health care. Some of the benefits are taken early and the rest are left to the beneficiaries.

\$48,000
LTC Benefit


\$52,000
Death Benefit

Maximize Your LTC

The insured leads a full life and needs an assisted living lifestyle and/or nursing home care. Benefits are fully extended to double or triple in value.

\$300,000
LTC Benefit

* Long Term Care Rider premiums can increase. Premium increases can only occur if all contracts in a state where this benefit is issued are increased. Premiums cannot be increased solely because of an independent claim.



Combined Insurance Worksite Solutions
has a unique combination of people,
products and administrative solutions
that position us well to be your partner.

WHAT **YOU** NEED FROM A WORKSITE PARTNER

Financial Strength

Company Ratings

- “A+” Superior by AM Best
- “AA-” by Standard & Poor’s

An ACE Group Company

- \$87.5 Billion in Total Assets
- \$20.8 Billion in Gross Premiums
- “A+” Superior by AM Best
- “AA-” Very Strong by Standard & Poor’s
- “AA-” by Fitch

Supplemental Insurance Leader

Providing Supplemental Insurance to Individuals and Families since 1922

3.9 Million Policies in Force

\$5.7 Billion of Life Insurance

\$830 Million of Gross Premium

5,200 U.S. Business Clients

Enrollment Support & Benefit Communication

Full range of Proprietary and Third Party Enrollment Systems

Total Compensation Reports

One Minute Benefit Planner makes needs analysis easy.

Leading Edge Product Portfolio

Champion Product Series

- Group Hybrid Products Developed Specifically for the Employer Market
- Innovative, Flexible, Affordable, Competitive
- Accident, Critical Illness, High Deductible Buffer, LifeTime Benefit Term

Protector Product Series

- Individual Products Developed to Protect Families Nationwide
- Associations & Employer Groups, Direct Bill & Payroll Deduction
- Accident, Critical Care, Cancer, Disability, Life

World Class Administrative Service

Consolidated Billing & Payroll Deduction

- Serving 5,200 Clients in U.S.
- Single Point of Contact for Each Client
- Custom Billing for Each Client

Benchmark – Service Audit Published Quarterly

Customer Service - Answered over 1 Million Calls from Customers and Agents in 2012

Claims – Paying nearly \$2 Million in benefits every business day

This document is a brief description of Policy Form No. P34544. Benefits, rates, exclusions and limitations may vary by state. Refer to the policy for specific details.



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An ACE Group company