



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 defend and protect everything you value—your family, your goals, your dreams, your independence—in essence, your life.



John Carroll University

LIFETIME BENEFIT TERM | CHAMPION

Life Insurance with Money for Long Term Care



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

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 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 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. For the same premium, Lifetime Benefit Term provides higher benefits than whole life 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 benefits 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. 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.

Terminal Illness Benefit

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.



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



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

As Life Insurance

LifeTime Benefit Term protects 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, LifeTime Benefit Term 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

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.

Highly Competitive Rates

For the same premium, Lifetime Benefit Term provides higher benefits than whole life and lasts to age 121.

Fully Portable and Guaranteed Renewable for Life

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

Family Coverage

Coverage is available for your spouse, children and dependent grandchildren.

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.

Flexible Benefit Choices

Once you make the promise to 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 how LifeTime Benefit Term can be your Champion.

\$100,000 LifeTime Benefit Term Coverage

Maximize Death Benefit

You lead a full life and don't need any long term care.

\$100,000
Death Benefit

Split Your Benefits

You lead a full life and need some home health care.

\$48,000
LTC Benefit

\$52,000
Death Benefit

Maximize Your LTC

You lead a full life and need an assisted living lifestyle and/or nursing home care.

\$100,000
LTC Benefit

* LTC premiums may be adjusted based upon the experience of the group or other group characteristics that may affect results. Premiums will not be increased solely because of an independent claim.

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Life Insurance with Money for Long Term Care

You need a champion to 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	Accidental Death	Child Term Benefit	Waiver of Premium	Payor Waiver of Premium	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:	\$						\$
	\$						\$
Total Payroll Deduction							\$

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

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.

Waiver of Premium

Waives premium if you become totally disabled.

Payor Waiver of Premium

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



LifeTime Benefit Term Exclusions

If the insured commits suicide, while sane or insane, within two years (one year in some states) 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:

1. an intentionally self-inflicted injury, or attempted suicide; or
2. war or any act of war, declared or undeclared, or service in the armed forces of any country; or
3. treatment of the Insured's alcohol, drug or other chemical dependence, except if the drug dependency was sustained or acquired at the hands of a Physician, or except while under treatment for an injury or sickness; or
4. the Insured's participation in a riot or insurrection, or the commission of, or attempt to commit, a felony.

We will not pay Long Term Care benefits if the Confinement, Home Health Care services, or Adult Day Care service:

1. is received outside the United States and its territories; or
2. is provided by ineligible providers; or
3. is rendered by members of the Certificateholder's or the Insured's Immediate Family.



Combined Insurance Company of America
Chicago, IL

This document is a brief description of Certificate Form No. C34544 (or applicable state version). Benefits, rates, exclusions and limitations may apply and vary by state. Refer to your certificate of insurance for specific details.