

Universal Life Protector

Flexible Protection that lasts a lifetime

Helps cover you and your family for just a few dollars a week.

Imagine what your family would do if they didn't have your income. Or what if you no longer had your spouse or partner's income? If you or your family couldn't cover basic expenses—or long term expenses like college—on one salary, then you need life insurance. In fact, four in ten U.S. households would have immediate trouble paying living expenses if the household's primary wage-earner died, according to the 2019 Insurance Barometer Report by Life Happens and LIMRA.¹

Universal Life Protector offers a safety net with lifetime protection for just a few dollars a week, depending on your age and other factors. And unlike standard term insurance, with Universal Life Protector, income earned on the cash value grows tax-deferred with a guaranteed interest rate of 2.5 percent compounded yearly.



How quickly would your family feel a financial impact after losing you?

25% of households said they would face financial hardship within a month if a wage earner died unexpectedly.²

For the cost of a weekly latte, you could have:

- Coverage for your spouse, children and grandchildren—even if you're not covered
- Accelerated Benefits Rider—no additional cost
- Flexible Premiums—you can lower or even skip a premium payment after you have built up sufficient account value cash reserves to cover the cost of protection
- Portable—you own the coverage so it's still yours if you change jobs or retire

¹ 2019 Insurance Barometer Report. LL Global, Inc. and Life Happens

² LIMRA; You Know You Need it. Let's Talk About Life Insurance, 4/21/2021 <https://www.limra.com/en/newsroom/industry-trends/2021/you-know-you-need-it-lets-talk-about-life-insurance>

Universal Life Protector

Affordable and permanent protection for your loved ones

PRODUCT FEATURES

- Spouse, children's and grandchildren's coverage available, even if you do not obtain coverage for yourself.
- Income earned on the cash value grows tax-deferred (under current law). Guaranteed interest rate of 2.5% compounded yearly.
- Accelerated Death Benefit Rider included at no additional cost
- Coverage is portable. Because you own the policy, this coverage stays with you even if you change jobs or retire.
- Policy loan option is available for up to the surrender value of your policy.
- You can select the coverage level based on either the premium contribution amount or the death benefit amount.

BENEFIT AMOUNTS

- Benefit amounts from \$10,000 to \$250,000 (maximum six times your annual earnings)
- Spouse benefits of up to \$50,000
- Child/grandchild: \$10,000 or \$20,000

ELIGIBILITY

- You must earn at least \$12,000 a year
- You must be actively at work on the date of enrollment
- Employee/spouse issue ages: 18-70 years
- Children and grandchildren: Issue ages: 11 days-17 years

PREMIUM STRUCTURE

- Tobacco/non-tobacco rates
- Flexible premiums.¹ If your policy has sufficient funds to cover the cost of protection, you can lower or skip a premium payment.
- Premium protection. As long as sufficient premiums are paid, you can keep your coverage until age 100.

¹Because the premium is flexible, payment of the regularly scheduled premium does not guarantee that there will be sufficient account value to keep the policy in effect.

LIMITATIONS

Coverage will end and a limited benefit amount will be payable for death resulting from the insured committing suicide within two years of the policy date. The limited amount will equal all premiums paid on the policy less policy debt and partial surrenders.

If the insured's age or the use of tobacco was misstated in an individual application, life insurance proceeds will be adjusted as defined in the policy.

Incontestability

Except for nonpayment of premiums, this policy will be incontestable during the insured's lifetime after it has been in force for two years from the issue date.

SAMPLE RATES

\$10,000 death benefit

Non-Tobacco status and premiums payable to age 100

Issue Age	Weekly Premium	Estimated Guaranteed Cash Value at Age 65
30	\$3.07	\$2,176
35	\$3.39	\$2,215
40	\$3.78	\$2,205
45	\$4.27	\$2,111
50	\$4.93	\$1,886

\$25,000 death benefit

Non-Tobacco status and premiums payable to age 100

Issue Age	Weekly Premium	Estimated Guaranteed Cash Value at Age 65
30	\$5.08	\$5,602
35	\$5.87	\$5,664
40	\$6.84	\$5,617
45	\$8.09	\$5,359
50	\$9.75	\$4,781

\$50,000 death benefit

Non-Tobacco status and premiums payable to age 100

Issue Age	Weekly Premium	Estimated Guaranteed Cash Value at Age 65
30	\$8.43	\$11,305
35	\$10.01	\$11,414
40	\$11.96	\$11,300
45	\$14.45	\$10,774
50	\$17.77	\$9,604

This document is a brief description of Policy No. 46002-619. Refer to the policy for specific details about benefits, exclusions and limitations. Underwritten by Combined Life Insurance Company of New York.

Combined Life Insurance Company of New York | Latham, NY
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CBS-432EE-UL-NY-1121

