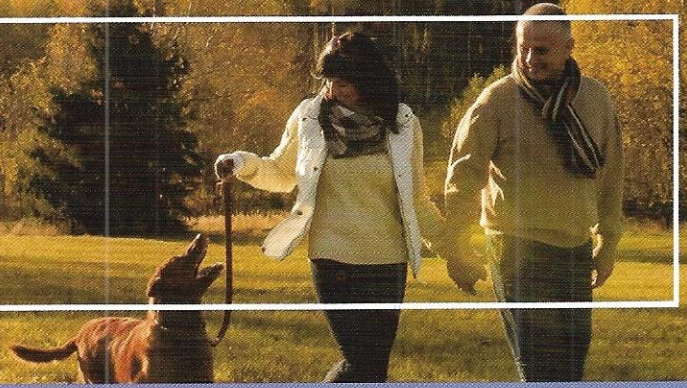




Life Protector

Combined Insurance's
Life Protector—a good decision.



This Whole Life policy provides cash benefits to help your loved ones when they need it most.

In the event of your death, this guaranteed lifetime protection will pay the beneficiary up to \$100,000, depending on the plan you choose. As long as premiums are paid when due, this policy guarantees coverage will be available to age 100 to provide lifetime protection.

Helping your loved ones carry on

The Life Protector benefits are payable directly to your beneficiary. These cash benefits can be used to help with final expenses, mortgage or rent payments, or replace some lost income.

Living Benefits (Accelerated Death Benefit)

If the insured is diagnosed with a terminal condition which in the opinion of a licensed Physician would generally result in death within twelve months, the policyholder can apply for up to \$75,000 while you are living. You can use the money how and when you need it most, providing a little extra financial security.

Accidental Death Benefit (optional)

If you purchased the optional Accidental Death Benefit, we will double the benefits paid to your beneficiary should you die as the result of an accident.

Term Life Insurance (optional)

If you have children, a mortgage, or just want extra coverage for your family, you can purchase up to \$150,000 in Term Life Insurance. Term Life Insurance offers additional protection for 20 years, or to age 65, depending on the plan you select, and additional Living Benefits.

Available Coverage Options

**Base Whole Life
between \$5,000*
and \$100,000
Benefit**



**Optional
Accidental
Death Benefit:
2x Base Benefit**



**Optional Term
Life Rider:
5x Base Benefit
up to \$150,000**

* \$5,000 benefit amount available for ages 50-85

One third of Americans believe they would feel the financial impact from the loss of the primary wage earner within a month of their passing.¹

1. 2018 Insurance Barometer Study, LIMRA and Life Happens

SUPPLEMENTAL INSURANCE

Health

Accident

Disability

Life



Life Protector

Non-Forfeiture Values

After the first few years your policy is in force, the policy will begin to build cash, loan, and reduced paid-up insurance values. See the table of non-forfeiture values attached to your policy for specific values.

What we will not pay

- No benefit is payable for death caused by suicide during the first two policy years.
- If you purchased the Accidental Death Benefit Rider:
No accidental death benefit will be payable if any of the following causes or contributes to death:
 - (1) suicide, attempted suicide or intentionally self-inflicted injury;
 - (2) war or any act of war (whether declared or undeclared) while serving in the Armed Forces or any auxiliary unit attached thereto;
 - (3) service in the military, naval, or air force of any country at war; or
 - (4) being intoxicated or under the influence of alcohol, an illegal substance, any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions. Intoxication is determined by the law of the jurisdiction in which the accident occurred;
 - (5) directly or indirectly from disease or bodily infirmity or from an Insured's commission or attempted commission of a felony;
 - (6) travel or flight in any kind of aircraft except as a fare-paying passenger in an aircraft operated on a regular schedule by Common Carrier for passenger service over an established air route; or
 - (7) being engaged in an illegal occupation.No accidental death benefit will be paid if the policy is being continued as reduced paid up insurance.

Waiver of Premium

After six consecutive months of total disability, Combined Insurance will waive the premium due while the insured remains totally disabled or until age 65, whichever comes first. Waiver of Premium is available for disability which occurs after age 16 but prior to age 60.

Important Notes:

- Benefits under the Accidental Death Benefit Rider are payable if the accident occurs before the policy anniversary following your 65th birthday.
- Under Term Life Insurance Rider, 20 year term issued to ages 18-49. Term to age 65 is issued to ages 18-59. Term Life Rider is limited to the lesser of five (5) times base Family Life Protector policy or \$150,000.
- Living Benefit under the Term Life Insurance Rider; If the Insured is diagnosed with a terminal condition which, in the opinion of a Licensed physician, would generally result in the Insured's death within a period not to exceed 12 months, the Owner and irrevocable beneficiary or assignee, if any, may request a full or partial payment of the rider proceeds up to \$75,000. However, the combined amount to be accelerated from the policy and all riders cannot exceed \$100,000 on any one life and no such request may be made during the last year this rider is in force.
- Receipt of Accelerated Death Benefits may be taxable and may impact eligibility for certain public assistance programs.

This document contains a brief description of policy **Form No. 43055-NY, 46414-315 and 46411-NY**. See the policy for complete details of policy benefits, exclusions and limitations. Products may vary by State subject to availability and qualifications.

For use in: NY

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