

Universal Life Protector

Valuable coverage for you and your family when it's most needed

BENEFIT SUMMARY

COVERAGE FEATURES AND BENEFITS

- **Portability.** This is an individually issued policy and you own it. Unlike typical group benefits through your employer, this coverage stays with you even if you leave your present job.
- **Permanent protection.** As long as sufficient premiums are paid, the coverage can stay in force for your entire life.¹
- **Flexible premiums.** Once you've built up sufficient account value cash reserves, you can lower, skip, or even stop premium payments—as long as there are sufficient funds to cover the cost of protection.
- **Accelerated payment benefit.** Pays partial or full benefits early if, before age 64, you are diagnosed with a terminal condition which would generally result in death within 12 months or are permanently confined to a hospital, nursing home, extended care facility, or a hospice until death.
- **Guaranteed interest rate of 2.5% (compounded yearly).**
- The income earned on your cash value amount is tax deferred and the death benefit is free of any income taxes.²
- The policy can be assigned as collateral for a loan.

COVERAGE OPTIONS

- Choice of the Death Benefit amount.

You selected: \$ _____

- Optional spouse, children's and grandchildren's coverages available (even if you are not covered).

You selected coverage (as stand alone policies) for:

Spouse: \$ _____

Children: \$10,000 \$20,000 per child

Grandchild: \$10,000 \$20,000 per grandchild

PREMIUM PAYMENT/COVERAGE START

- Based on the coverage amounts and options you selected, the amount deducted each pay period is only:

\$

- If eligible, your coverage will take effect on:

_____ *
(the earlier of the policy issue date or the date that premiums are first deducted).

**subject to underwriting approval*

LIMITATIONS

- Coverage will end and a limited benefit amount will be payable for death resulting from suicide committed, while sane or insane, within two years of the policy date.
- If the insured's age or the use of tobacco was misstated in an individual application, life insurance proceeds will be adjusted.
- Because 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.

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 policy date.

¹ see the policy illustration for further details

² under current laws

Policy form 36002-619

Questions about claims? Visit CombinedInsurance.com/claims or call 1.800.544.9382. We make claims easy.

This document is a brief description of the product benefits and limitations which may vary by state. See the policy for complete details of your coverage.

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