



**LEVEL
TERM LIFE**



Level Term Life

A Term Life Insurance policy designed to pay cash benefits directly to your loved ones when it's needed most.





The Unexpected Happens

No one wants to think about what would happen to their family if they suffered an untimely death. But, if anyone depends on you financially, you need to consider it.

4 in 10 U.S. households would have immediate trouble paying living expenses if the household's primary wage-earner died.¹



¹The 2023 Insurance Barometer Study. Life Happens and LIMRA.





What If You Were Suddenly Gone?

Your family will need help to:

- ∞ Pay rent or mortgage
- ∞ Replace lost income
- ∞ Pay for college tuition
- ∞ Pay medical bills, loans or credit cards
- ∞ Cover funeral costs

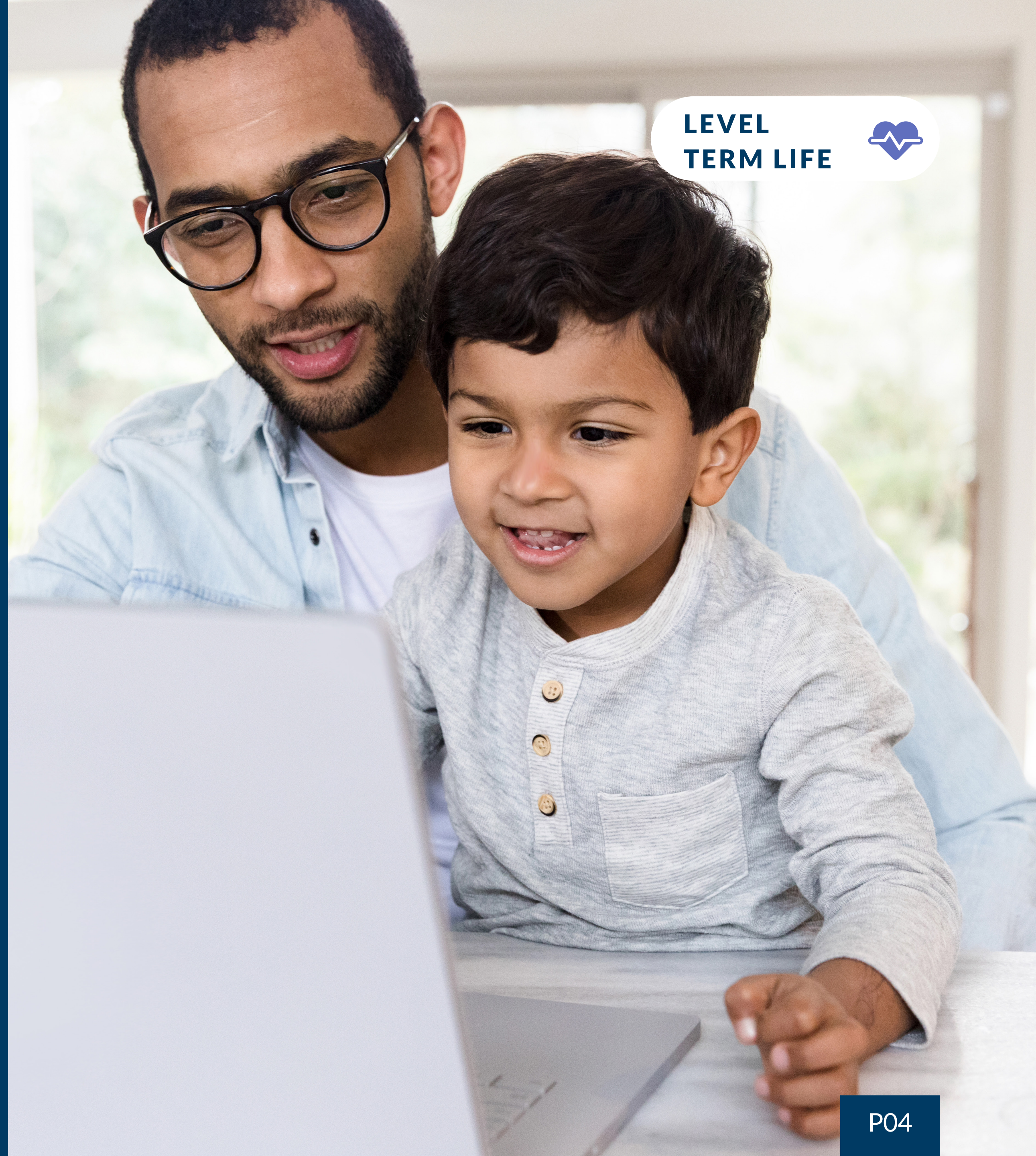
Level Term Life can help. Your family gets protection during those important years. And the extra cash certainly helps.



Do You Qualify?

- ∞ Within the past 5 years, have you received any medical advice or treatment, or taken any prescription medicine for stroke, heart attack, any other heart condition, or cancer?
- ∞ Are you currently an insulin-dependent diabetic?
- ∞ Within the last five years have you had a DUI or reckless driving conviction?

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With Level Term Life, You Choose the Base Benefit Amount



∞ You can add an Accidental Death Benefit rider¹ that doubles the base benefit, up to \$400,000

∞ Spouse Level Term Life Rider up to \$200,000²

¹For an additional premium, the optional Accidental Death Benefit Rider is available to issue ages 18-59 only. No Accidental Death Benefit will be payable if any of the following causes or contributes to death: suicide or any attempt at suicide while sane or insane; any act of war declared or undeclared; military service in any country or combination of countries either in war time or peace time; or flying in an aircraft other than as a fare-paying passenger on a regularly scheduled passenger route.

²For an additional premium. In NH Civil Union is not covered by Spouse Level Term Life Rider premium.



Choose How Long You Need Protection*:

Issue Ages	Term
18-60	10 years
18-55	15 years
18-50	20 years
18-55	to age 65

And here's the best part:
the cost never goes up, the
coverage never goes down
during your term period.



Note: Coverage is not renewable at the end of the term.

¹If within two years (if within one year in CO) from the issue date the Insured dies by suicide, whether sane or insane, the amount payable shall be limited to the amount of premiums paid under the policy, less indebtedness.

In MO, if an insured dies within one year from the issue date of this Policy as a result of suicide, while sane, no death benefit will be payable.



The Policy Includes:

Accelerated Death Benefit Rider

If you are diagnosed with a terminal condition that will either:

- Most likely result in death within 12 months, or
- Require continuous confinement in a hospital, extended care facility, nursing home or hospice until death[†]

You may request that Combined Insurance pay the proceeds of your policy to you (up to \$75,000^{*}) while you are living.

^{*}The Accelerated Death Benefit option cannot be requested during the last year the policy is in force.

^{**}Beginning 6 months after the start of total disability and while the insured remains totally disabled. No premium will be waived if disability results from; (1) any intentionally self-inflicted injury; (2) war or act of war, declared or undeclared; or (3) military service in any country or combination of countries either in war or peace time.

Waiver of Premium

Keep your policy and stop making premium payments when the primary insured is totally disabled; and when the base policy premium is waived, so is the Spouse Level Term Life Rider.^{**}

Conversion Privilege

You can convert your policy to a whole life policy, with no evidence of insurability, if requested within 31 days of your 5-year anniversary or at the end of the policy term.

How Level Term Life will work for you and your family:

- ∞ Protect your family with up to \$200,000 of Term Life insurance
- ∞ Accidental Death Benefit option doubles the base benefit amount
- ∞ Choose how long you want to be protected
- ∞ Your cost never goes up and the coverage never goes down during your term period
- ∞ Cash benefit paid when it is needed the most
- ∞ Accelerated Death Benefit pays for terminal condition while you are living
- ∞ Spouse coverage available
- ∞ The service, strength and security of Combined Insurance

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IMPORTANT This presentation contains a brief description of Level Term Life Insurance Policy (Form No. Series #33096), Accelerated Death Benefit Rider (Form No. Series #36423), and Accidental Death Benefit Rider (Form No. Series #36424).

STATE	POLICY #
Alabama	Form No. 33096-AL, 36424, 36423
Arizona	Form No. 33096, 36424, 36423
Arkansas	Form No. 33096, 36424, 36423
Colorado	Form No. 33096, 36424, 36423
Washington DC	Form No. 33096, 36424, 36423
Delaware	Form No. 33096, 36424, 36423
Hawaii	Form No. 33096-HI, 36424, 36423
Idaho	Form No. 33096-ID, 36424, 36423
Iowa	Form No. 33096, 36424, 36423
Kansas	Form No. 33096-KS, 36424, 36423
Louisiana	Form No. 33096, 36424, 36423
Maryland	Form No. 33096-MD, 36424, 36423-MD
Mississippi	Form No. 33096-MS, 36424, 36423-MS

STATE	POLICY #
Missouri	Form No. 33096-MO, 36424, 36423
Nebraska	Form No. 33096-NE, 36424, 36423
Nevada	Form No. 36424, 36423
New Mexico	Form No. 33096, 36424, 36423
North Dakota	Form No. 33096-ND, 36424, 36423-ND
Ohio	Form No. 33096, 36424, 36423
Oregon	Form No. 33096-OR, 36424, 36423
Rhode Island	Form No. 33096, 36424, 36423
South Dakota	Form No. 33096-SD, 36424, 36423-SD
Utah	Form No. 33096-UT, 36424, 36423
Vermont	Form No. 33096, 36424, 36423
Wyoming	Form No. 33096, 36424, 36423