

# LifeTime Benefit Term | Champion

## Life Insurance with Money for Long Term Care

### 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**

**Long Term Care Acceleration Benefit**

**Burial**

**Retirement**

**Household Expenses**

**Family Debt**

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

<b>Long Term Care (LTC)</b>	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. <sup>1</sup>	
<b>Terminal Illness Benefit</b>	After your coverage has been in force for two years, you can receive 50% of your death benefit immediately, up to \$75,000, if you are diagnosed as terminally ill and have a life expectancy of 12 months or less.	
<b>Family Coverage</b>	Coverage is available for a spouse, children and grandchildren.	
<b>Guaranteed Premiums</b>	<b>Guaranteed Benefits After Age 70</b>	<b>Paid-Up Benefits</b>

<sup>1</sup>To be eligible for the optional Long Term Care rider, you must not currently be receiving or have been diagnosed as needing long term care services. Certain limitations and exclusions apply. See your certificate and selected riders for more detail.

<p><b>To Enroll, Get a Custom Quote or Ask Questions:</b></p> <p><b>800-421-3142</b></p>	<b>1</b>	Experienced and professional team
	<b>2</b>	Competitive life insurance options
	<b>3</b>	EASY application process



Combined Insurance Company of America

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## Flexible Benefit Choices

Once you make the promise to protect your family with LifeTime Benefit term insurance, there are several ways it can work for you. You don't have to make any decisions about how you use your benefits until you actually need them. Here is an example of how LifeTime Benefit Term insurance can be your champion.

### \$75,000 LifeTime Benefit Term Coverage

Maximize Death Benefit	Split Your Benefits	Maximize Your LTC
<b>\$75,000 Death Benefit</b>	<b>\$36,000 \$39,000</b>	<b>\$75,000 LTC Benefit</b>
You lead a full life and don't need any long term care	You lead a full life and need some home health care	You lead a full life and need an assisted living lifestyle

This document is a brief description of Certificate Form No. C34544NC. Benefits, rates, exclusions and limitations may vary by state. Refer to your certificate of insurance for specific details. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, contact Pierce Insurance or Combined Insurance.

LBT-EE2-LTC25-CICA-NC (2-14)

## Graded Death Benefit Whole Life <sup>3</sup>



### Cash Value Provides Cash Equity While Alive and Guaranteed Surrender Values

\$5,000 or \$10,000 — <b>Guaranteed Issue</b> through age 100 (no health questions)	<b>Guaranteed Issue</b> \$10,000 or \$25,000 Term Insurance Rider for eligible dependent children ages 0–24 <sup>2</sup>
\$10,000 to \$25,000 — <b>Guaranteed Issue</b> through age 79 with an optional LONG TERM CARE RIDER <sup>1</sup>	<b>Guaranteed Premiums</b> for the life of the coverage
Partial coverage Years 1 & 2 with full coverage beginning in Year 3	

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