

Benefits *Direct*

Customized Employee Benefit Programs

Lifetime Life Insurance & Long-Term Care

This is the **CHEAPEST** and **EASIEST** WAY TO BUY **LTC COVERAGE!**

Life Insurance w/ Guaranteed Rates to age 120

- Guaranteed Life Insurance rates to age 120, portable and individually-owned!
Other Group Life coverage decreases with age and premiums increase.

Long-Term Care Protection to Age 120

- Pays 4% of Face Amount paid monthly for up to 75 months (6+ yrs)!

Accelerated Death Benefit for Terminal Illness

- Automatically included, 50% of face amount advanced if diagnosed with Terminal Illness!

Future Purchase Option

- Protects future insurability, opportunity to increase coverage on annual basis, even as health status changes!

Limited Underwriting (Initial Eligibility Period Only) (Subject to Underwriting)

Employee coverage

- Up to \$75,000 for employees, NO HEALTH QUESTIONS
- Up to \$150,000 for employees, 4 HEALTH QUESTIONS

Spouse coverage

- Up to \$75,000 for spouses, 3 HEALTH QUESTIONS

Child(ren) coverage

- Child's Term Rider benefit –covers all dependent children in family (18 and under on issue date, can remain on until age 23). NO HEALTH QUESTIONS
 - \$25,000 Term Policy can be converted to \$125,000 Term Policy at age 23

Underwritten by **Combined Insurance**
A Rating from A.M. Best

LifeTime Benefit Term – *Permanent Term Insurance that lasts a Lifetime!*

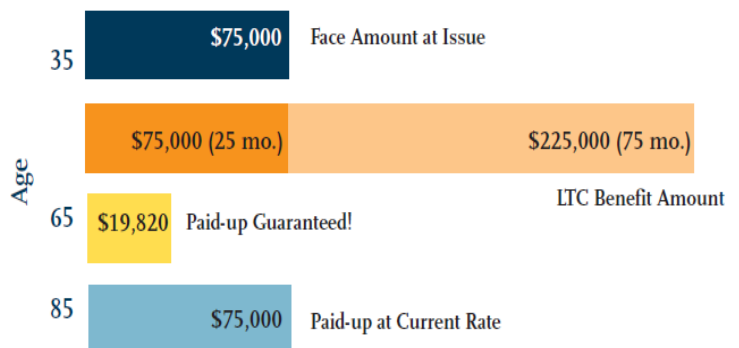
...Finally, a benefit solution for “**Pre**” and “**Post**” Retirement needs

Plan Features

- Life Insurance Premiums **Guaranteed** for Life
- Long Term Care coverage worth 3x your death benefit amount. That’s up to 75 Months of care for Nursing Home, Assisted Living and Home Care!
- Guaranteed acceptance up to **\$75,000**
- Paid-Up Insurance **starting in Tenth Year**
- Death Benefit is **Fully Paid-Up** prior to Age 100 on a current assumption basis
- Plan is **Portable** with no increase in life insurance premium
- Spouse and Children coverage available
- Accelerated Death Benefit for Terminal Illness included
- Guaranteed protection for Today and Tomorrow
- Sample rates provided on the following pages

An Example of How LifeTime Benefit Term with LTC Works

- A 35-year-old non-smoker can purchase \$75,000 of coverage including the Accelerated Death Benefit for Long Term Care and Terminal Illness with Extension of Long Term Care Benefits for \$10.92 weekly.
- At age 65, the employee would have guaranteed paid-up insurance of \$19,820.
- At age 85, the full face amount of \$75,000 would be paid-up based on current interest rates.
- Long Term Care benefit of \$3,000 (4% of \$75,000) per month would be available for up to 75 months.



MONTHLY NON-SMOKER RATES

Issue Age	\$25,000	\$50,000	\$75,000	\$100,000
19	N/A	22.50	33.75	45.00
20	N/A	23.04	34.56	46.08
21	N/A	23.46	35.19	46.91
22	N/A	23.92	35.87	47.83
23	N/A	24.29	36.44	48.58
24	N/A	24.79	37.19	49.58
25	N/A	25.25	37.87	50.50
26	13.06	26.12	39.19	52.25
27	13.54	27.08	40.62	54.16
28	14.02	28.04	42.06	56.08
29	14.54	29.08	43.62	58.16
30	15.08	30.17	45.25	60.33
31	15.74	31.48	47.22	62.96
32	16.44	32.88	49.32	65.76
33	17.14	34.28	51.42	68.56
34	17.88	35.77	53.65	71.53
35	18.67	37.33	56.00	74.66
36	19.66	39.32	58.97	78.63
37	20.71	41.42	62.14	82.85
38	21.81	43.61	65.42	87.23
39	22.97	45.93	68.90	91.86
40	24.19	48.37	72.56	96.75
41	25.52	51.05	76.57	102.10
42	26.88	53.76	80.65	107.53
43	28.34	56.69	85.03	113.38
44	29.87	59.74	89.61	119.48
45	31.48	62.96	94.43	125.91
46	33.59	67.17	100.76	134.34
47	35.88	71.76	107.65	143.53
48	38.28	76.56	114.85	153.13
49	40.91	81.82	122.73	163.64
50	43.75	87.50	131.24	174.99
51	46.43	92.85	139.28	185.71
52	49.23	98.46	147.69	196.93
53	52.22	104.45	156.67	208.89
54	55.44	110.89	166.33	221.77
55	58.87	117.75	176.62	235.49
56	57.53	115.06	172.59	230.12
57	62.02	124.05	186.07	248.09
58	66.76	133.53	200.29	267.06
59	71.78	143.55	215.33	287.11
60	77.10	154.20	231.30	308.40
61	83.55	167.09	250.64	334.19
62	90.35	180.69	271.04	361.39
63	97.54	195.08	292.63	390.17
64	105.17	210.35	315.52	420.70
65	113.22	226.45	339.67	452.90
66	125.84	251.69	377.53	503.38
67	139.17	278.35	417.52	556.69
68	153.31	306.63	459.94	613.26
69	168.37	336.74	505.12	673.49
70	184.41	368.82	553.23	737.64

MONTHLY *SMOKER* RATES

Issue Age	\$25,000	\$50,000	\$75,000	\$100,000
19	14.29	28.58	42.87	57.16
20	14.65	29.29	43.94	58.58
21	15.02	30.04	45.06	60.08
22	15.37	30.75	46.12	61.50
23	15.77	31.54	47.31	63.08
24	16.19	32.37	48.56	64.75
25	16.56	33.12	49.69	66.25
26	17.17	34.33	51.50	68.66
27	17.81	35.62	53.44	71.25
28	18.46	36.92	55.37	73.83
29	19.12	38.25	57.37	76.50
30	19.83	39.67	59.50	79.33
31	20.72	41.45	62.17	82.90
32	21.66	43.31	64.97	86.63
33	22.61	45.22	67.83	90.45
34	23.65	47.30	70.95	94.60
35	24.67	49.33	74.00	98.66
36	25.09	51.81	77.71	103.61
37	27.24	54.49	81.73	108.98
38	28.61	57.21	85.82	114.43
39	30.09	60.19	90.28	120.38
40	31.64	63.29	94.93	126.58
41	33.63	67.26	100.88	134.51
42	35.72	71.43	107.15	142.86
43	37.95	75.90	113.85	151.79
44	40.29	80.57	120.86	161.14
45	42.79	85.58	128.37	171.16
46	45.69	91.38	137.07	182.76
47	48.86	97.72	146.58	195.44
48	52.16	104.31	156.47	208.62
49	55.74	111.49	167.23	222.97
50	59.58	119.16	178.74	238.32
51	63.63	127.25	190.88	254.51
52	67.92	135.84	203.77	271.69
53	72.51	145.02	217.53	290.04
54	77.37	154.74	232.10	309.47
55	82.62	165.24	247.87	330.49
56	80.19	160.38	240.57	320.75
57	86.15	172.30	258.45	344.60
58	92.40	184.81	277.21	369.62
59	99.05	198.11	297.16	396.22
60	106.00	211.99	317.99	423.98
61	114.59	229.18	343.77	458.36
62	123.62	247.25	370.87	494.50
63	133.12	266.23	399.35	532.46
64	143.11	286.21	429.32	572.43
65	153.62	307.24	460.86	614.48
66	170.36	340.71	511.07	681.42
67	188.03	376.06	564.09	752.12
68	206.77	413.53	620.30	827.07
69	226.63	453.26	679.89	906.51
70	247.76	495.52	743.28	991.04