

The LifeTime Benefit Term insurance policy, underwritten by Combined Insurance Company of America, offers financial protection for families in the event of the policyholder's death or the need for long-term care (LTC). It provides cash benefits that can be used for various expenses, including mortgage payments, childcare, and college tuition. Upon the policyholder's death, the family can receive a death benefit that is guaranteed during the working years and continues to provide coverage into later years, with specific guarantees for non-tobacco users lasting until age 99. If the policyholder becomes chronically ill, they can access LTC benefits, receiving either 4% of the death benefit per month or \$50 per day for up to 25 months, with premiums waived during this period. The policy also includes an extension of benefits for an additional 50 months after the death benefit is exhausted. Exclusions apply, such as for suicide within two years of issuance, intentional self-inflicted injuries, and care received outside the U.S. or from ineligible providers. The policy guarantees that premiums will not increase and offers options for additional coverage, including accidental death benefits and child term benefits. After ten years, paid-up benefits can accrue, allowing for a reduced death benefit if premiums are no longer paid. The policy is designed to be budget-friendly, with premiums starting low and providing lifelong protection. Coverage is portable and renewable for life, and family coverage options are available. For specific details regarding benefits, exclusions, and limitations, policyholders are encouraged to refer to their Certificate of Insurance.