



LIFETIME BENEFIT TERM INSURANCE GROUP POLICY ("The Policy")

Combined Insurance Company of America (herein called "We", "Our" or "Us") agrees to pay the benefits in accordance with all the terms and conditions of The Policy. The Policy is issued in consideration of the Group Policyholder Application and the payment of premiums when due. The telephone number below maybe used to make inquiries, obtain information about coverage or receive assistance with resolving complaints.

The Policy is effective as of the date shown below. It will remain in effect for 12 consecutive months.

After the first 12 months, The Policy will automatically renew from year to year, subject to the Termination Of The Policy provision.

Policyholder:	Fidelity National Financial
Policy Number:	ZCU-LBT
Policy Effective Date:	January 1, 2022
State of Issue:	Florida
Eligible Classes:	Eligible Employees

The Policy is issued in the State of Issue shown above and will be governed by its laws.

The Policy provides:

- An Initial Guaranteed Death Benefit until the later of 25 years after the Coverage Date or age 70, but not beyond age 100. After this initial period, a Reduced Guaranteed Death Benefit of 50% of the Initial Guaranteed Death Benefit is provided until age 121.
- Guaranteed Paid-Up Term Benefits upon termination of premium payments after premiums have been paid for 10 full Coverage Years.
Non-guaranteed Paid-Up Term Benefits that increase the Guaranteed Paid-Up Term Benefit upon termination of premium payments after premiums have been paid for 10 full Coverage years.
- After the Initial Guaranteed Death Benefit Period, non-guaranteed One Year Term Insurance which may increase the Reduced Guaranteed Death Benefit up to the Initial Guaranteed Death Benefit.
- Level Guaranteed Premiums payable to Age 100.
- The Policy is non-participating and provides no cash surrender values or loan values.

The Policy replaces any prior one given to The Policyholder by Us for Lifetime Benefit Term Insurance.

READ THE POLICY CAREFULLY

Right to Examine Policy: We want The Policyholder to be satisfied with the Coverage under The Policy. Policyholder may, within 30 days after The Policy is delivered, return The Policy to our Administrative Office, and will receive a full refund of any premiums that have been paid. Once returned, The Policy will be void from its beginning.

COMBINED INSURANCE COMPANY OF AMERICA

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Home Office

Combined Insurance Company of America
111 East Wacker Drive, Suite 700
Chicago, IL 60601
1-800-544-9382

Juliet Schweidel, Secretary

Administrative Office

Combined Insurance Company of America
17 Church Street
Keene, NH 03431
1-855-241-9891

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THE POLICY SCHEDULE

Eligibility to Participate in Coverage

In order for the Eligible Employee to participate in the Coverage, the Eligible Employee must meet the following requirements:

- ⇒ Must reside in the U.S.
- ⇒ Must be an Active Employee.

Eligibility Requirements

Guaranteed Issue Eligibility- Defined Benefit

- Employee Coverage: Issue Ages 19 – 70; Maximum amount allowed is \$100,000

Lives Eligible for Guaranteed Issue Eligibility

For all applicants, Guaranteed Issue Eligibility questions must be completed.

Employees may apply for insurance on a Guaranteed Issue Eligibility basis if they meet the following conditions:

Employee:

- Employee must be a U.S. citizen or a Permanent Resident.
- The employee must be actively at work performing the regular duties of his/her job in the usual manner and the usual place of employment on the enrollment form date.
- The employee is actively at work for 30 hours or more per week and has completed sixty (60) days of employment as of the enrollment form date.
- Employee issue ages are 18 through 70 (age last birthday as of the Coverage Date).

Simplified Eligibility - Defined Benefit

- Employee Coverage: Issue Ages 18 – 70; Maximum amount allowed is \$100,000
- Employee Coverage: Issue Ages 71 - 80; Maximum amount allowed is \$50,000

Lives Eligible for Simplified Eligibility

All sections of the enrollment form must be completed for Simplified Eligibility.

Additional information may be requested, depending upon the applicant's medical history. Applicants that are ratable, no greater than Table 4, will be accepted on a standard basis. All others will be declined. Simplified Eligibility underwriting is available as long as the following eligibility conditions are met.

Employee:

- Employee must be a U.S. citizen or a Permanent Resident.
- The employee must be actively at work performing the regular duties of his/her job in the usual manner and the usual place of employment on the enrollment form date.

Lives Eligible for Simplified Eligibility (continued):

- The employee is actively at work for 30 hours or more per week and has completed sixty (60) days of employment as of the enrollment form date.
- Employee is age 19 through 80 (age last birthday as of the Coverage Date).

- The employee proposed for coverage must answer the required health questions on the enrollment form which Combined Administrative Office will review to determine if the coverage applied for can be issued.

THE POLICY SCHEDULE continued

Policy and Riders

The Policy provides for Group Lifetime Benefit Term Insurance and Riders:

1. Accelerated Death Benefit for Terminal Illness Rider
2. Accelerated Death Benefit For Chronic Illness Rider
3. Extension of Benefits Rider
4. Restoration Rider

Minimum Participation Requirement: 10 Eligible Employees

Combined Insurance Company of America
("The Company")

Group Policyholder Application

Home Office: 111 East Wacker Drive, Suite 700, Chicago, IL 60601
Administrative Office: 17 Church St., Keene, NH 03431

Name of Entity/Policyholder: Fidelity National Financial	Policy Number:
Address (No., Street, City, State & ZIP Code): 601 Riverside Ave., building 5, 6th Floor	Policy Effective Date: 1/1/2022
Contact Name, Phone # and Fax #: Lori L. Simmons - Office 904-854-8872/Fax: 904-633-3056	

The Entity/Policyholder requests to participate in the Lifetime Benefit Term Group Policy offered by The Company and authorizes The Company, its authorized agents or enrollers, to offer Eligible Classes the opportunity to purchase The Company's products. The Entity/Policyholder must:

1. Allow agents or enrollers to conduct an annual enrollment of all Eligible Classes, as shown in the Policy Schedule. Eligible Classes are:
 - a. Eligible Employees, who must be actively at work, as determined by The Company's underwriting rules, on the date the enrollment form is signed;
 - b. Their Eligible Spouses; and
 - c. Their Eligible Dependents.
2. Provide The Company with employment census data in order that The Company may, under its rules, determine proper enrollment eligibility.
3. For On-Site Enrollments, provide The Company's authorized agents or enrollers direct access to its Eligible Classes to solicit enrollment forms through means mutually agreed upon by both the Policyholder and The Company. The Company reserves the right to withdraw from the enrollment and withdraw any applications already solicited should these conditions not be satisfied.
4. Honor all Deduction Authorization forms signed by its employees, if any, for payment of the premium to The Company when due. Bills will normally be sent once each month for any premiums due and the Policyholder shall forward all deductions to the insurer within 15 days of the receipt of the monthly billing. The Policyholder shall maintain records of all premiums withheld on behalf of its employees. The Policyholder will communicate any deduction or billing changes to The Company. These records shall always remain open to inspection and audit by The Company during normal business hours and for one year after The Policy has been terminated. In the event of any misappropriation by the Policyholder, its employees or agents, of funds owed to The Company, the Policyholder shall reimburse The Company for The Company's entire loss including attorney fees and expenses incurred in collection.
5. Indicate selection of Policy and Riders that may be made available to Eligible Classes, subject to state and/or underwriting approvals.

Group Lifetime Benefit Term Insurance Policy

Accidental Death Benefit Rider

Waiver of Premium Rider

Payor Waiver of Premium Rider

Dependent Child Rider

Level Term Rider

Accelerated Death Benefit for Terminal Illness Rider

Guaranteed Insurance Option Benefit Rider

Accelerated Death Benefit for Qualified Long Term Care Insurance Rider

Extended Acceleration for Death Benefit for Qualified Long Term Care Insurance Rider ☐ 172

Restoration Rider ☐ 25% ☒ 50%

Other Accelerated Death Benefit for Chronic Illness

Accept	Decline
<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>
<input checked="" type="checkbox"/>	<input type="checkbox"/>

6. Election of Nonforfeiture Option to be provided to Eligible Classes:
☐ Paid Up Benefit ☐ None

The insurance being applied for will be effective as of the Date of Issue, provided the person(s) to be insured is (are) found acceptable for Coverage as applied for.

Will the Policyholder pay for any of the premium for the coverage elected? ☐ Yes ☒ No

Will the Policyholder pay for the entire premium for the coverage elected? ☐ Yes ☒ No

Enrollment Period: from 11/1/2021 to 11/12/2021

Any person who knowingly and with the intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Officer/Representative: To the best of your knowledge, will the coverage applied for replace any life or annuity coverage now in force on the life of any Proposed Insured? (If Yes, complete appropriate State replacement forms) ☐ Yes ☒ No

Agent: To the best of your knowledge, will the coverage applied for replace any life or annuity coverage now in force on the life of any Proposed Insured? (If Yes, complete appropriate State replacement forms) ☐ Yes ☒ No

Executed on this 19th day of May 2021

Print Name and Title of Officer/Representative

Signature of Officer/Representative

Frederick R. Sch
Print Name of Licensed Resident Agent

Signature of Licensed Agent, if required by State

License Identification Number (as Required)

Please complete, sign, date and return this document to The Company at the Administrative Office above. Keep a photocopy for your records.

DEFINITIONS

Active Employee means an employee who is:

1. actively at work for thirty (30) hours or more per week; and
2. performing the regular duties of their job in the usual manner and at the usual place of employment at the time of enrollment; and
3. has completed two (2) months of employment as of the enrollment date.

Age is equal to the Issue Age of the Insured on the Date of Issue. The Age increases by one year on each Coverage anniversary date.

Beneficiary is the person, persons or entity designated by the Certificateholder to receive the Death Benefit provided under The Policy.

Certificate or Certificate of Coverage means a document that describes the terms of the insurance made available under The Policy to Eligible Classes.

Certificateholder refers to the person who is allowed to exercise the rights given by the group Policy. The Certificateholder may be someone other than the Insured.

Certificate Year is the period from the Date of Issue to the first Date of Issue anniversary or from one Date of Issue anniversary to the next. A Certificate Year does not include the Date of Issue anniversary at the end of the Certificate Year.

Coverage means the insurance provided to the Insured under The Policy.

Coverage Date is the date on which an Insured's Coverage under The Policy begins. The Coverage becomes effective:

- On the Policy Effective Date if You are in an Eligible Class on or before the Policy Effective Date and Your enrollment was approved by Us; or
- On the first day of the month following the date your enrollment was approved by Us if you enter into an Eligible Class after the Policy Effective Date.

Date of Issue of a Certificate is used to determine the suicide and Contestability periods. Date of Issue is also the date from which anniversaries, years, months, and premium due dates are determined.

Death Benefit is the amount payable to the Beneficiary. The Death Benefit calculations are explained in the Death Benefit provision.

Deferred Paid-Up Term Death Benefit is paid-up term insurance purchased with Non-Guaranteed Credits that are payable upon termination of premium payments after premium payments have been paid through the Vesting Period.

Eligible Classes means the class(es) of people eligible to apply for Coverage under The Policy. Eligible Classes are shown on Page 1 of the Policy Schedule.

Eligible Employee means a person who is an Active Employee of The Policyholder.

Evidence of Insurability is statement of history that, when applicable, We may use to determine if a person is approved for Coverage.

Expiry Date is the date when Coverage and benefits expire without value. The Expiry Date is shown in the Certificate Identification.

Face Amount is the amount of insurance on which premium calculations are made.

Initial Guaranteed Death Benefit means the Guaranteed Death Benefit provided during the Initial Guaranteed Death Benefit Period. It is shown on the Certificate Identification.

Initial Guaranteed Death Benefit Period is the initial period where a level guaranteed death benefit equal to the Face Amount is provided so long as premiums are paid when due. The Initial Guaranteed Death Benefit Period for the Insured is shown in the Certificate Identification.

Insured is the person whose life is insured under The Policy and for whom You have elected coverage.

Irrevocable Beneficiary is a Beneficiary whose consent is needed to change that Beneficiary. Also, an Irrevocable Beneficiary must consent to the exercise of certain rights under The Policy. See Certificateholder's Rights for exceptions. Any Beneficiary may be named an Irrevocable Beneficiary.

Issue Age means the Insured's age last birthday on the Date of Issue.

Lapse means the Coverage has terminated or been placed on paid-up term insurance because a premium was not paid when due.

Non-guaranteed Credits may be credited on each Certificate Anniversary based upon current interest and mortality rates, declared in advance by Us that are more favorable than the guaranteed rates. Credits are used to purchase additional Deferred Paid-Up Term Insurance.

The Policy means the group contract whose provisions govern the insurance being provided to Eligible Classes.

Policyholder is the entity through which We make this insurance available to Eligible Classes. The Policyholder is shown on the Certificate Identification.

Reduced Guaranteed Death Benefit means the Guaranteed Death Benefit provided after the Initial Guaranteed Death Benefit Period. It is shown on the Certificate Identification.

Rider means an additional benefit that is made available under The Policy. All Riders elected by The Policyholder are attached to The Policy. No Coverage is available under a Rider unless also attached as a Rider to the Certificate.

Spouse means the person to whom the Eligible Employee is legally married or the Eligible Employee's Domestic Partner or Civil Union Partner, and for whom You have elected coverage. He/she does not qualify as a Spouse if he/she is individually eligible as an Eligible Employee under The Policy.

Vesting Period is the number of years that premiums must be paid before paid-up term insurance becomes available in the event of discontinuation of premium payments. The Vesting Period is shown in the Certificate Identification.

We, Our, or Us refers to Combined Insurance Company of America.

PREMIUMS

Payment of Premiums

Policyholder must remit to Us the sum of all premiums collected and due for each Insured covered under The Policy. Premiums are payable in advance to our Administrative Office. Each subsequent premium is due when the period covered by the preceding premium ends.

Grace Period

Policyholder has a grace period of 31 days from each premium due date, except the first, in which to pay the premium then due. Coverage will continue during the Grace Period. Policyholder is liable for the premium due during the Grace Period.

Reinstatement

Coverage under The Policy may be reinstated, while the Insured is alive. Reinstatement may be requested at any time within five years after the date the Policy Lapsed. Reinstatement will be subject to Our acceptance of a Certificateholder's application for reinstatement. Coverage will not be reinstated on or after the Expiry Date of the Policy.

If the premium due is paid within 60 days of the due date (within 29 days after the end of the Grace Period) and during the Insured's lifetime, the Coverage will be reinstated without Evidence Of Insurability.

If the premium due is not paid within 60 days of the due date (within 29 days after the end of the Grace Period) Reinstatement will be subject to Evidence Of Insurability satisfactory to Us. All overdue premiums must be paid with interest compounded annually at 6% from their due dates to the date of reinstatement.

THE DEATH BENEFIT

Death Benefits available to an Insured are determined in accordance with the Death Benefit provision of The Policy. The Guaranteed Death Benefit, Deferred Paid-Up Term Death Benefits and One Year Term Insurance for a given Insured vary according to Issue Age, Mortality Table, Rate Class, Premium and Non-Guaranteed Credits described in The Policy. The following provisions govern the calculation of the Death Benefit:

Guaranteed Death Benefit

While premiums are being paid, the Policy provides for an initial level Guaranteed Death Benefit during the Initial Guaranteed Death Benefit Period. After the Initial Guaranteed Death Benefit Period, the Guaranteed Death Benefit equals the Reduced Guaranteed Death Benefit.

The Guaranteed Death Benefit is equal to the sum of the Guaranteed Paid-Up Term Death Benefit and the Decreasing Term Death Benefit. The Coverage terminates without value at the Expiry Date shown in the Certificate Identification.

Guaranteed Paid-Up Term Death Benefit

The Guaranteed Paid-Up Term Death Benefit is equal to the accumulated amount of paid-up term insurance purchased by a level portion of the Coverage annual premium.

If the Coverage lapses because of unpaid premiums due during the Vesting Period, the Coverage will terminate with no value. If the Coverage lapses because of unpaid premiums due after the Vesting Period, accumulated paid-up term insurance Coverage will remain in force until the Expiry Date.

Decreasing Term Death Benefit

The Decreasing Term Death Benefit is equal to the Guaranteed Death Benefit minus the Guaranteed Paid-Up Term Death Benefit. The Decreasing Term Death Benefit terminates when premiums are no longer being paid.

Deferred Paid-Up Term Death Benefit

We may purchase a non-guaranteed Deferred Paid-Up Term Death Benefit on each Date of Issue Anniversary while the Coverage is premium paying. A Deferred Paid-Up Term Death Benefit will not provide an increase in the death benefit while the Coverage is premium paying except as noted in the One Year Term Death Benefit provision. It will increase the paid-up death benefit available upon termination of premium payments, provided that premium payments are paid through the Vesting Period shown in the Certificate Identification. The company will declare Non-guaranteed Credits in advance of each Certificate Year that will be used to purchase the Deferred Paid-Up Term Death Benefit.

Non-guaranteed Credits

Credits are based upon interest and mortality more favorable than that guaranteed by The Policy. The total credit on each anniversary is equal to the sum of the Mortality, Survivor and the Excess Interest Credits. These Credits may not be less than zero.

The Mortality Credit is equal to i times ii times iii divided by iv:

- i. The Guaranteed Death Benefit.
- ii. The guaranteed mortality rate minus the current mortality rate.
- iii. One plus the current interest rate raised to the one half power.
- iv. One minus the current mortality rate.

The Survivor Credit is equal to i times ii times iii divided by iv:

The Deferred Paid-Up Term Death Benefit on the prior anniversary.

- i. The current mortality rate.
- ii. One plus the current interest rate raised to the one half power.
- iii. One minus the current mortality rate.

The Excess Interest Credit is equal to i times ii times iii:

- i. The sum of the Guaranteed and non-guaranteed Deferred Paid-Up Term Death Benefit on the prior anniversary.
- ii. The current interest rate minus the guaranteed interest rate.
- iii. The net single premium rate for Paid-Up term insurance.

The Guaranteed Death Benefit, current mortality rate, net single premium rate and interest rate for calculating the above Credits are determined as of the prior anniversary and are based upon rates declared in advance of the Coverage Year. Current rates are based upon Our future expectations of mortality and interest and are not calculated to recover past losses or distribute past profits. If We change current rates on in force Coverage under The Policy, the changes will be made uniformly for all insureds for a given age, Mortality Table and Rate Class. If we change the current rates under The Policy, We will send the Certificateholder a Notice on the Coverage Anniversary Date on or following the date of the change in rates.

The additional Deferred Paid-Up Term Death Benefit as of the current anniversary is equal to the amount of Deferred Paid-Up Term Death Benefit on the prior anniversary plus the sum of the total Credits divided by the net single premium rate for paid-up term insurance on the current anniversary.

Once earned, the Deferred Paid-Up Term Death Benefit is guaranteed and will not decrease except in years where it is used to purchase One Year Term insurance.

One Year Term Insurance

After the Initial Guaranteed Death Benefit Period, a portion of the value of the non-guaranteed Deferred Paid-Up Term Death Benefit will be used on each anniversary to purchase One Year Term Insurance equal to the reduction in the Guaranteed Death Benefit. If there is not enough value to purchase One Year Term Insurance equal to the reduction in the Guaranteed Death Benefit then as much One Year Term Insurance as the value will allow will be purchased.

The One Year Term Insurance premium is equal to i divided by ii:

- i. Current mortality rate
- ii. One plus the current interest rate raised to the one half power, Where the current mortality rate and interest rate is determined as of the current anniversary.

The amount of Deferred Paid-Up Term Death Benefit will be reduced by the amount needed to pay the One Year Term Insurance Premium based upon the net single premium rate for paid-up term insurance.

Early Fully Paid-Up Coverage

If the sum of the Guaranteed and Deferred Paid-Up Term Death Benefit is greater than or equal to the Initial Guaranteed Death Benefit prior to age 100, the Coverage will become paid-up for an amount equal to the sum. No further premium payments will be due.

Death Benefit Calculations

In any Certificate Year, while premiums continue to be paid, the amount payable upon death of the Insured will be:

- a. Guaranteed Death Benefit in effect, in that year; plus
- b. After the Initial Guaranteed Death Benefit Period, One Year Term Insurance, if any; plus
- c. the premium paid beyond the date of death; plus
- d. interest, not less than required by law, from the date proof of death is received by Us to the date the claim is paid; minus
- e. any unpaid premium due and unpaid at the date of death.

In any Certificate Year after premiums have been paid thru the Vesting Period and the Coverage has Lapsed due to nonpayment of premiums, the amount payable upon death of the Insured will be:

- a. the Guaranteed Paid Up Term Death Benefit; plus
- b. the Deferred Paid Up Term Benefit, if any; plus
- c. interest, not less than required by law, from the date proof of death is received by Us to the date the claim is paid.

No Death Benefit is payable in the event that death occurs after Coverage has Lapsed, and the Lapse occurred prior to the end of the Vesting Period.

Payment of Proceeds – Settlement of the death benefit shall be made by payment in one sum.

The proceeds are subject to any adjustments provided in the Misstatement of Age , Contestability and Suicide, and Facility of Payment provisions.

Death of Beneficiary

If any Beneficiary predeceases the Insured, the portion of the proceeds that would have gone to that Beneficiary shall be paid to the Insured's Estate.

Multiple Beneficiaries

If there is more than one Beneficiary, proceeds shall be divided equally among the Beneficiaries unless the Beneficiary designation specifies the amount to be paid to each Beneficiary.

Facility of Payment

We may pay all or part of the death benefit to any person who paid any expense in connection with the Insured's last illness or death. That person must give us a copy of the receipt describing the expense and the amount paid for such expense. Reimbursement will not exceed \$1,000. The death benefit will be reduced by any payment made under this provision.

COVERAGE VALUES**Basis of Values**

All paid-up term insurance amounts, present values and net single premiums for The Policy are based on the Mortality Table and interest rate declared by the Company. Calculations take into account that premiums are paid annually and that death benefits are payable uniformly throughout the Certificate Year. Any additional benefits provided by Riders shall be excluded from these calculations.

SAMPLE Certificate Schedule of Guaranteed Values for a Certificateholder of Issue Age 45 Nonsmoker

This Sample Certificate Schedule of Guaranteed Values are provided for illustration purpose. Certificateholder may request a copy of his/her Certificate Schedule of Guaranteed Values.

The Certificate Schedule of Guaranteed Values shows the guaranteed values at the beginning of the Certificate Year on the assumption that premiums have been fully paid for the completed years stated.

If premiums for this Coverage are paid other than annually, adjustments will be made in calculating guaranteed Paid-Up term insurance values for that portion of the Certificate Year for which premiums were actually paid.

Guaranteed paid-up term insurance values for the end of any Certificate Year not shown in the table will be furnished upon written request to Our Administrative Office.

POLICYHOLDER PROVISIONS**Group Policyholder Application**

Policyholder must submit to us an executed Group Policyholder Application electing to participate in the Group Lifetime Benefit Term Insurance Policy.

Duties

The Policyholder must provide Us with detailed information about persons who are eligible to become insured under the Policy, information about Insureds, and any other information that may be reasonably required.

Policyholder's duties include, but are not limited to, the following:

1. Providing Us any and all information We determine is necessary for the enrollment of Eligible Classes and for the determination of their eligibility. Policyholder must provide us with all information necessary to underwrite the Coverage, to calculate premiums and to maintain necessary administrative records.
2. Maintaining records pertaining to the insurance of Eligible Classes, which We may reasonably require information on while The Policy is in force and for 2 years after The Policy terminates. Policyholder must also allow us to examine these records at any reasonable time during normal business hours.
3. Cooperating fully with Us in preparing and/or delivering any required notices regarding this insurance to Eligible Classes.

Inspection of The Policy

Policyholder must make The Policy available for inspection by Eligible Employees at all reasonable times during normal business hours.

POLICY CHANGES, TERMINATIONS AND PORTABILITY PRIVILEGES

Change in The Policy

No change in The Policy will be made unless Our officer approves it in writing. Any approved change will be added to The Policy in writing.

The Policy will automatically comply with any State or Federal law as of the mandated effective date of the law, even if We have not notified The Policyholder of the change or The Policy has not been amended.

Effective Date of Changes

Unless We and The Policyholder agree otherwise in writing, the effective date of any change in benefits will be the first day of the Coverage month that next follows the date We send notice to the Certificateholder of the change in benefits and corresponding change in premiums.

Termination of The Policy

The Policy, together with all Riders, will terminate at the earliest of the following events:

1. If any premium payable by The Policyholder is not paid within the Grace Period. The Policy will terminate the day after the 31 day Grace Period.
2. If The Policyholder submits a 60 day advance notice to Us to terminate The Policy, The Policy, together with all Riders, will terminate on the date specified in such request.
3. If We give The Policyholder a 60 day advance written notice that We intend to terminate The Policy, The Policy will terminate on the day specified in such notice.
4. If The Policyholder fails to comply with any of the terms of The Policy or fails to fulfill any obligations under or pertaining to this insurance or fails to comply with or cooperate with Us in satisfying the requirements of any applicable law or regulation pertaining to this insurance, The Policy, together with all Riders, will terminate on the 32nd day after We have given The Policyholder notice of Our intent to terminate.
5. If the number of Eligible Employees who become insured under The Policy during any 12 month period does not meet the Minimum Participation Requirement shown in The Policy Schedule, The Policy, together with all Rider(s), will terminate on the 32nd day after We have given The Policyholder written notice of Our intent to terminate.

Termination of Coverage Under The Policy

The Insured's coverage will terminate at the earliest of:

1. The end of the period for which premium is paid, subject to the Grace Period;
2. The premium due date following the date We receive the Certificateholder's written request to have the insurance terminated;
3. The date of the Insured's death; or
4. The date The Policy is cancelled, subject to the Portability Privilege.

Continuation of Coverage During Disability

The Insured may continue coverage during the insured's total disability by timely payment to the Policyholder of that portion, if any, of the premium that would have been required had total disability not occurred. The continuation shall be for a period of up to 6 months from the date on which the total disability started. After this period, the Coverage can be continued under the Portability or Conversion provision.

Portability Privilege or Conversion

If the Insured loses eligibility for Coverage provided under The Policy for any reason other than non-payment of premiums, the Insured may either continue coverage under the Portability Privilege or convert the amount of insurance that ceased under The Policy to an individual life insurance policy.

Portability will not be available for a Covered Person unless:

1. The Insured's Lifetime Benefit Term Insurance under the Policy terminated because the Policy was cancelled or the Insured is no longer eligible for payroll deduction; and
2. We receive a written request and payment of the first premium for the portability Coverage no later than 60 days after such termination; and
3. The request is made on a form we furnish or approve for that purpose.

In the alternative, the Insured has the right to continue the amount of insurance lost due to termination of Coverage under The Policy to an individual life insurance policy. The individual policy will be available without presenting evidence of insurability in an amount up to and including the amount of coverage that ceased. You may select from individual life policy that is then available for sale by the Company. The premiums charged will be those applicable to the risk class, then-current age on an age-last basis, and gender of the Insured for the selected policy. This right to convert to an individual policy may only be exercised within 31 days of the termination of coverage under The Policy. Notice of conversion will be provided at least 15 days prior to the end of this period. If notice is not provided within 15 days, the Certificateholder will have an additional 15 days to exercise this right. Any paid-up additions or other fully-paid coverage under The Policy will continue in force and may not be converted to the individual policy.

Should the Insured die during the period within the 31 day conversion period, and before the individual policy would become effective, the amount of insurance which the person would have been entitled to have been issued under the individual policy shall be payable as a claim under the group policy, whether or not application for the individual policy or payment of the first premium has been made.

These options are mutually exclusive. You may not elect both Portability and Conversion.

POLICY PROVISIONS

Entire Policy

The Entire Policy between the parties consists of:

4. The Policy;
5. The attached Certificate of the Insured;
6. Any Riders or endorsements attached to the Policy;
7. Any Policy Schedules attached to the Policy;
8. The Policyholder's Application; and
9. Enrollment data and evidence of insurability if any.

The Policyholder is an agent of the Insured. For all purposes related to the insurance issued under The Policy, Policyholder acts as an agent of the Insured. Policyholder does not, therefore, act as our agent for any purposes related to insurance provided under The Policy.

Statements Are Not Warranties

Any statement made by The Policyholder will be deemed to be a representation and not a warranty. No statement will be used in any contest unless a copy of the statement has been furnished to Policyholder.

Contestability

Except for failure to pay premiums, We will not contest the validity of Coverage under The Policy after two years from The Policy Effective Date.

Except for failure to pay premiums, We will not contest the validity of Coverage under any Certificate after two years:

- a. from the Date of Issue; or
- b. from the effective date of the last reinstatement, if any.

Clerical Errors

Any clerical error on:

- a. Our part;
- b. The Policyholder's part;
- c. Insured's part; or
- d. Certificateholder's part;

will not void The Policy or an Insured's Coverage validly in force, nor will it continue The Policy or an Insured's Coverage otherwise validly terminated.

Money Payable

All monies payable by or to Us will be paid in the lawful currency of the United States of America.

Time Periods

For all periods used in The Policy, the effective time will be 12:01 a.m. at Policyholder's address.

For all periods that affect the Insured's Coverage, the effective time will be 12:01 a.m. at the Insured's address.

CERTIFICATE PROVISIONS MADE PART OF THE POLICY

The remainder of The Policy consists of the provisions that will appear in the Certificate. This will include Riders, Endorsements or Amendments that may be added to the Certificate. The Certificate describes the insurance that is being made available under The Policy to Eligible Classes.

CERTIFICATES

INDIVIDUAL CERTIFICATES

An individual certificate of insurance which sets forth (a) a description of the benefits and coverages; and (b) exclusions or limitations that apply to such benefits and coverages shall be available to each Insured.



LIFETIME BENEFIT TERM INSURANCE CERTIFICATE OF COVERAGE

We, Combined Insurance Company of America, certify that We have issued the Group Lifetime Benefit Term Insurance Policy ("The Policy") numbered below to the named Policyholder. The Policy is a contract between Us and the Policyholder. This Certificate summarizes and explains the parts of The Policy that apply to You. This Certificate may be delivered in electronic format by being posted to a secure on-line portal. The telephone number listed on the last page of this Certificate may be used to make inquiries, obtain information about coverage, or receive assistance with resolving complaints.

We will pay the Death Benefit if the Insured dies while The Policy and the Coverage evidenced by this Certificate are in force. To file a claim or ask a question, You may contact Our Administrative Office. The Death Benefit will be paid to the Beneficiary when due proof of the Insured's death is received at Our Administrative Office. We will also require completion of Our claim forms. All benefits are subject to the terms and conditions of The Policy.

The Lifetime Benefit Term Coverage provides:

- An Initial Guaranteed Death Benefit until the later of 25 years after the Coverage Date or age 70, but not beyond age 100. After this initial period, a Reduced Guaranteed Death Benefit of 50% of the Initial Guaranteed Death Benefit is provided until age 121.
- Guaranteed Paid-Up Term Benefits upon termination of premium payments after premiums have been paid for 10 full Coverage Years.
- Non-guaranteed Paid-Up Term Benefits that may increase the Guaranteed Paid-Up Term Benefit upon termination of premium payments after premiums have been paid for 10 full Certificate Years.
- After the Initial Guaranteed Death Benefit Period, non-guaranteed One Year Term Insurance which may increase the Reduced Guaranteed Death Benefit up to the Initial Guaranteed Death Benefit.
- Level Guaranteed Premiums payable to Age 100.
- The Policy is non-participating and provides no cash surrender values or loan values.

Issued and signed by Combined Insurance Company of America at its Home Office.

Richard L. Williams, Jr., President

Home Office

Combined Insurance Company of America
111 East Wacker Drive, Suite 700
Chicago, IL 60601
1-800-544-9382

Juliet Schweidel, Secretary

Administrative Office

Combined Insurance Company of America
17 Church Street
Keene, NH 03431
1-855-241-9891

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Any Riders, Endorsements, and enrollment data for Coverage, follow Page 13.

CERTIFICATE IDENTIFICATION

POLICYHOLDER: FIDELITY NATIONAL FINANCIAL POLICY NUMBER: ZCU-LBT

POLICY EFFECTIVE DATE: JANUARY 1, 2022

EXPIRY DATE: CERTIFICATE ANNIVERSARY ON
WHICH THE INSURED IS AGE 121

GOVERNING JURISDICTION: FLORIDA

ELIGIBLE CLASS: ELIGIBLE EMPLOYEES

RATING CLASS: NON-TOBACCO/TOBACCO

GUARANTEED DEATH BENEFIT
TO AGE 70: FULL FACE AMOUNT

VESTING PERIOD: 10 YEARS

GUARANTEED DEATH
BENEFIT AFTER AGE 70: 50% OF FACE AMOUNT

SCHEDULE OF BENEFITS

COVERED PERSON(S):

FACE AMOUNT:

INSURED

\$25,000 AS ELECTED
\$50,000 AS ELECTED
\$100,000 AS ELECTED

BENEFICIARY: AS STATED IN THE ENROLLMENT OR AS SUBSEQUENTLY CHANGED

PREMIUMS ARE PAYABLE TO AGE 100

SCHEDULE OF BENEFITS

CONTINUED RIDERS

BENEFIT	AMOUNT	EXPIRY DATE
ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS		
ACCELERATED DEATH BENEFIT FOR CHRONIC ILLNESS RIDER Option: Monthly Accelerated Death Benefit 4% Elimination Period: 90 Days		Policy Anniversary on which the Insured is age 121
RESTORATION RIDER Restoration Percentage: 50% Maximum Restoration Face Amount: \$50,000		Policy Anniversary on which the Insured is age 121
EXTENSION OF BENEFITS RIDER Multiple of Current Death Benefit: 2		Policy Anniversary on which the Insured is age 121

CHUBB Workplace Benefits
\$25,000 Lifetime Benefit Term

Version: ...Effective_20211201:

Illustration Prepared For: New Group, Issue Age: 45, Issue Class: M70_NS_FL

			Guaranteed Benefits			Current Benefits(*)	
End of Yr Age	Year	Deduction Premium(+)	Active Death Benefit	Paid Up Death Benefit		Active Death Benefit	Paid Up Death Benefit
46	1	\$ 395.52	\$ 25,000	\$ -		\$ 25,000	\$ -
47	2	\$ 395.52	\$ 25,000	\$ -		\$ 25,000	\$ -
48	3	\$ 395.52	\$ 25,000	\$ -		\$ 25,000	\$ -
49	4	\$ 395.52	\$ 25,000	\$ -		\$ 25,000	\$ -
50	5	\$ 395.52	\$ 25,000	\$ -		\$ 25,000	\$ -
51	6	\$ 395.52	\$ 25,000	\$ -		\$ 25,000	\$ -
52	7	\$ 395.52	\$ 25,000	\$ -		\$ 25,000	\$ -
53	8	\$ 395.52	\$ 25,000	\$ -		\$ 25,000	\$ -
54	9	\$ 395.52	\$ 25,000	\$ -		\$ 25,000	\$ -
55	10	\$ 395.52	\$ 25,000	\$ -		\$ 25,000	\$ -
56	11	\$ 395.52	\$ 25,000	\$ 2,262		\$ 25,000	\$ 2,647
57	12	\$ 395.52	\$ 25,000	\$ 2,563		\$ 25,000	\$ 3,038
58	13	\$ 395.52	\$ 25,000	\$ 2,859		\$ 25,000	\$ 3,433
59	14	\$ 395.52	\$ 25,000	\$ 3,150		\$ 25,000	\$ 3,831
60	15	\$ 395.52	\$ 25,000	\$ 3,437		\$ 25,000	\$ 4,233
61	16	\$ 395.52	\$ 25,000	\$ 3,719		\$ 25,000	\$ 4,641
62	17	\$ 395.52	\$ 25,000	\$ 3,997		\$ 25,000	\$ 5,059
63	18	\$ 395.52	\$ 25,000	\$ 4,271		\$ 25,000	\$ 5,492
64	19	\$ 395.52	\$ 25,000	\$ 4,540		\$ 25,000	\$ 5,940
65	20	\$ 395.52	\$ 25,000	\$ 4,806		\$ 25,000	\$ 6,404
66	21	\$ 395.52	\$ 25,000	\$ 5,068		\$ 25,000	\$ 6,885
67	22	\$ 395.52	\$ 25,000	\$ 5,327		\$ 25,000	\$ 7,381
68	23	\$ 395.52	\$ 25,000	\$ 5,581		\$ 25,000	\$ 7,893
69	24	\$ 395.52	\$ 25,000	\$ 5,833		\$ 25,000	\$ 8,422
70	25	\$ 395.52	\$ 25,000	\$ 6,081		\$ 25,000	\$ 8,970
71	26	\$ 395.52	\$ 12,500	\$ 6,326		\$ 25,000	\$ 9,164
Summary Ages:							
75	30	\$ 395.52	\$ 12,500	\$ 7,275		\$ 25,000	\$ 9,859
80	35	\$ 395.52	\$ 12,500	\$ 8,402		\$ 25,000	\$ 10,411
85	40	\$ 395.52	\$ 12,500	\$ 9,475		\$ 25,000	\$ 10,578
90	45	\$ 395.52	\$ 12,500	\$ 10,508		\$ 21,923	\$ 11,550
95	50	\$ 395.52	\$ 12,500	\$ 11,513		\$ 23,047	\$ 13,140
100	55	\$ 395.52	\$ 12,500	\$ 12,500		\$ 24,549	\$ 14,893
105	60	0**	\$ 12,500	\$ 12,500		\$ 14,893	\$ 14,893
110	65	0**	\$ 12,500	\$ 12,500		\$ 14,893	\$ 14,893
115	70	0**	\$ 12,500	\$ 12,500		\$ 14,893	\$ 14,893
120	75	0**	\$ 12,500	\$ 12,500		\$ 14,893	\$ 14,893

Initial face amount is guaranteed to later of 25 years or age 70, not to exceed age 100. After this period, guaranteed death benefit drops by 50% and is level to age 121 and paid up at age 100. Lifetime Benefit Term has no cash surrender or loan values.

(+) Deduction illustrated: 1 annual payment per year. Actual premiums and face amounts may vary slightly due to administrative system rounding.

(*) Based upon 2.5% current interest rate and current mortality credits. Actual values may be higher or lower. Guaranteed interest rate is 2%.

Important Note: This illustration is for agent use only. It is not compliant with the NAIC Model Illustration Regulation
This illustration is not a contract and is not valid unless all pages are included

CHUBB Workplace Benefits
\$25,000 Lifetime Benefit Term

Version: ...Effective_20211201:

Illustration Prepared For: New Group, Issue Age: 45, Issue Class: M70_NS_FL

INTEREST ADJUSTED COST INDICES: Cost indices measure the net annualized level cost over time assuming the time value of money equals 5% interest. These cost indices exclude the cost or benefits provided by any rider. An explanation of the intended use of these indices is provided in the Life Insurance Buyer's Guide:

	Current	Guaranteed
10 year net payment index:	15.82	15.82
10 year net surrender index:	N/A	N/A
20 year net payment index:	15.82	15.82
20 year net surrender index:	N/A	N/A

RIDERS AND BENEFITS: The following riders and benefits are included in the premiums illustrated on page 1:

RIDER OR BENEFIT	COVERAGE	INITIAL ANNUAL PREMIUM	PAYABLE TO
TI Accelerated Benefit Rider	See below	-	Age 85
Accelerated Death Benefit for Chronic Illness Rider with EoB/RR	\$25,000	\$85.75	Age 100
TOTAL		\$85.75	

Terminal Illness Accelerated Benefit Rider (Form No. 34550) - If the insured is diagnosed as being terminally ill (as defined in the rider) with 12 months or less to live, the insured may receive an advance of up to 50% of the policy death benefit while this rider is in effect prior to the insured's age 85. No premium is charged for this rider. A fee may be deducted from the amount accelerated. Death benefits, cash, and loan values are reduced by the death benefit advanced plus interest.

Accelerated Death Benefit for Chronic Illness Rider (Form No. 34581) provides an accelerated death benefit equal to 4% per month while Chronically Ill and needing chronic illness care. Benefits end when the entire death benefit (including 2X extension) has been paid out. Death benefits are reduced by the death benefit advanced. Restoration restores up to 50% of death benefit. Premiums are guaranteed renewable subject to maximum rates.

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CHUBB Workplace Benefits
\$50,000 Lifetime Benefit Term

Version: ...Effective_20211201.:

Illustration Prepared For: New Group, Issue Age: 45, Issue Class: M70_NS_FL

			Guaranteed Benefits			Current Benefits(*)	
End of Yr Age	Year	Deduction Premium(+)	Active Death Benefit	Paid Up Death Benefit		Active Death Benefit	Paid Up Death Benefit
46	1	\$ 790.92	\$ 50,000	\$ -		\$ 50,000	\$ -
47	2	\$ 790.92	\$ 50,000	\$ -		\$ 50,000	\$ -
48	3	\$ 790.92	\$ 50,000	\$ -		\$ 50,000	\$ -
49	4	\$ 790.92	\$ 50,000	\$ -		\$ 50,000	\$ -
50	5	\$ 790.92	\$ 50,000	\$ -		\$ 50,000	\$ -
51	6	\$ 790.92	\$ 50,000	\$ -		\$ 50,000	\$ -
52	7	\$ 790.92	\$ 50,000	\$ -		\$ 50,000	\$ -
53	8	\$ 790.92	\$ 50,000	\$ -		\$ 50,000	\$ -
54	9	\$ 790.92	\$ 50,000	\$ -		\$ 50,000	\$ -
55	10	\$ 790.92	\$ 50,000	\$ -		\$ 50,000	\$ -
56	11	\$ 790.92	\$ 50,000	\$ 4,524		\$ 50,000	\$ 5,293
57	12	\$ 790.92	\$ 50,000	\$ 5,126		\$ 50,000	\$ 6,076
58	13	\$ 790.92	\$ 50,000	\$ 5,717		\$ 50,000	\$ 6,867
59	14	\$ 790.92	\$ 50,000	\$ 6,300		\$ 50,000	\$ 7,662
60	15	\$ 790.92	\$ 50,000	\$ 6,873		\$ 50,000	\$ 8,465
61	16	\$ 790.92	\$ 50,000	\$ 7,438		\$ 50,000	\$ 9,281
62	17	\$ 790.92	\$ 50,000	\$ 7,994		\$ 50,000	\$ 10,118
63	18	\$ 790.92	\$ 50,000	\$ 8,541		\$ 50,000	\$ 10,984
64	19	\$ 790.92	\$ 50,000	\$ 9,081		\$ 50,000	\$ 11,880
65	20	\$ 790.92	\$ 50,000	\$ 9,612		\$ 50,000	\$ 12,809
66	21	\$ 790.92	\$ 50,000	\$ 10,136		\$ 50,000	\$ 13,770
67	22	\$ 790.92	\$ 50,000	\$ 10,653		\$ 50,000	\$ 14,763
68	23	\$ 790.92	\$ 50,000	\$ 11,163		\$ 50,000	\$ 15,786
69	24	\$ 790.92	\$ 50,000	\$ 11,666		\$ 50,000	\$ 16,843
70	25	\$ 790.92	\$ 50,000	\$ 12,162		\$ 50,000	\$ 17,939
71	26	\$ 790.92	\$ 25,000	\$ 12,652		\$ 50,000	\$ 18,329
Summary Ages:							
75	30	\$ 790.92	\$ 25,000	\$ 14,550		\$ 50,000	\$ 19,717
80	35	\$ 790.92	\$ 25,000	\$ 16,803		\$ 50,000	\$ 20,822
85	40	\$ 790.92	\$ 25,000	\$ 18,949		\$ 50,000	\$ 21,156
90	45	\$ 790.92	\$ 25,000	\$ 21,016		\$ 43,846	\$ 23,099
95	50	\$ 790.92	\$ 25,000	\$ 23,027		\$ 46,094	\$ 26,280
100	55	\$ 790.92	\$ 25,000	\$ 25,000		\$ 49,098	\$ 29,787
105	60	0**	\$ 25,000	\$ 25,000		\$ 29,787	\$ 29,787
110	65	0**	\$ 25,000	\$ 25,000		\$ 29,787	\$ 29,787
115	70	0**	\$ 25,000	\$ 25,000		\$ 29,787	\$ 29,787
120	75	0**	\$ 25,000	\$ 25,000		\$ 29,787	\$ 29,787

Initial face amount is guaranteed to later of 25 years or age 70, not to exceed age 100. After this period, guaranteed death benefit drops by 50% and is level to age 121 and paid up at age 100. Lifetime Benefit Term has no cash surrender or loan values.

(+) Deduction illustrated: 1 annual payment per year. Actual premiums and face amounts may vary slightly due to administrative system rounding.

(*) Based upon 2.5% current interest rate and current mortality credits. Actual values may be higher or lower. Guaranteed interest rate is 2%.

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CHUBB Workplace Benefits
\$50,000 Lifetime Benefit Term

Version: ...Effective_20211201:

Illustration Prepared For: New Group, Issue Age: 45, Issue Class: M70_NS_FL

INTEREST ADJUSTED COST INDICES: Cost indices measure the net annualized level cost over time assuming the time value of money equals 5% interest. These cost indices exclude the cost or benefits provided by any rider. An explanation of the intended use of these indices is provided in the Life Insurance Buyer's Guide:

	Current	Guaranteed
10 year net payment index:	15.82	15.82
10 year net surrender index:	N/A	N/A
20 year net payment index:	15.82	15.82
20 year net surrender index:	N/A	N/A

RIDERS AND BENEFITS: The following riders and benefits are included in the premiums illustrated on page 1:

RIDER OR BENEFIT	COVERAGE	INITIAL ANNUAL PREMIUM	PAYABLE TO
TI Accelerated Benefit Rider	See below	-	Age 85
Accelerated Death Benefit for Chronic Illness Rider with EoB/RR	\$50,000	\$171.50	Age 100
TOTAL		\$171.50	

Terminal Illness Accelerated Benefit Rider (Form No. 34550) - If the insured is diagnosed as being terminally ill (as defined in the rider) with 12 months or less to live, the insured may receive an advance of up to 50% of the policy death benefit while this rider is in effect prior to the insured's age 85. No premium is charged for this rider. A fee may be deducted from the amount accelerated. Death benefits, cash, and loan values are reduced by the death benefit advanced plus interest.

Accelerated Death Benefit for Chronic Illness Rider (Form No. 34581) provides an accelerated death benefit equal to 4% per month while Chronically Ill and needing chronic illness care. Benefits end when the entire death benefit (including 2X extension) has been paid out. Death benefits are reduced by the death benefit advanced. Restoration restores up to 50% of death benefit. Premiums are guaranteed renewable subject to maximum rates.

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CHUBB Workplace Benefits
\$100,000 Lifetime Benefit Term

Version: ...Effective_20211201.:

Illustration Prepared For: New Group, Issue Age: 45, Issue Class: M70_NS_FL

			Guaranteed Benefits			Current Benefits(*)	
End of Yr Age	Year	Deduction Premium(+)	Active Death Benefit	Paid Up Death Benefit		Active Death Benefit	Paid Up Death Benefit
46	1	\$ 1,581.96	\$ 100,000	\$ -		\$ 100,000	\$ -
47	2	\$ 1,581.96	\$ 100,000	\$ -		\$ 100,000	\$ -
48	3	\$ 1,581.96	\$ 100,000	\$ -		\$ 100,000	\$ -
49	4	\$ 1,581.96	\$ 100,000	\$ -		\$ 100,000	\$ -
50	5	\$ 1,581.96	\$ 100,000	\$ -		\$ 100,000	\$ -
51	6	\$ 1,581.96	\$ 100,000	\$ -		\$ 100,000	\$ -
52	7	\$ 1,581.96	\$ 100,000	\$ -		\$ 100,000	\$ -
53	8	\$ 1,581.96	\$ 100,000	\$ -		\$ 100,000	\$ -
54	9	\$ 1,581.96	\$ 100,000	\$ -		\$ 100,000	\$ -
55	10	\$ 1,581.96	\$ 100,000	\$ -		\$ 100,000	\$ -
56	11	\$ 1,581.96	\$ 100,000	\$ 9,048		\$ 100,000	\$ 10,587
57	12	\$ 1,581.96	\$ 100,000	\$ 10,251		\$ 100,000	\$ 12,152
58	13	\$ 1,581.96	\$ 100,000	\$ 11,434		\$ 100,000	\$ 13,734
59	14	\$ 1,581.96	\$ 100,000	\$ 12,599		\$ 100,000	\$ 15,324
60	15	\$ 1,581.96	\$ 100,000	\$ 13,746		\$ 100,000	\$ 16,930
61	16	\$ 1,581.96	\$ 100,000	\$ 14,875		\$ 100,000	\$ 18,563
62	17	\$ 1,581.96	\$ 100,000	\$ 15,987		\$ 100,000	\$ 20,236
63	18	\$ 1,581.96	\$ 100,000	\$ 17,082		\$ 100,000	\$ 21,968
64	19	\$ 1,581.96	\$ 100,000	\$ 18,161		\$ 100,000	\$ 23,760
65	20	\$ 1,581.96	\$ 100,000	\$ 19,224		\$ 100,000	\$ 25,618
66	21	\$ 1,581.96	\$ 100,000	\$ 20,272		\$ 100,000	\$ 27,541
67	22	\$ 1,581.96	\$ 100,000	\$ 21,306		\$ 100,000	\$ 29,526
68	23	\$ 1,581.96	\$ 100,000	\$ 22,325		\$ 100,000	\$ 31,573
69	24	\$ 1,581.96	\$ 100,000	\$ 23,331		\$ 100,000	\$ 33,686
70	25	\$ 1,581.96	\$ 100,000	\$ 24,323		\$ 100,000	\$ 35,878
71	26	\$ 1,581.96	\$ 50,000	\$ 25,303		\$ 100,000	\$ 36,657
Summary Ages:							
75	30	\$ 1,581.96	\$ 50,000	\$ 29,100		\$ 100,000	\$ 39,434
80	35	\$ 1,581.96	\$ 50,000	\$ 33,606		\$ 100,000	\$ 41,644
85	40	\$ 1,581.96	\$ 50,000	\$ 37,898		\$ 100,000	\$ 42,311
90	45	\$ 1,581.96	\$ 50,000	\$ 42,031		\$ 87,691	\$ 46,198
95	50	\$ 1,581.96	\$ 50,000	\$ 46,053		\$ 92,189	\$ 52,560
100	55	\$ 1,581.96	\$ 50,000	\$ 50,000		\$ 98,196	\$ 59,573
105	60	0**	\$ 50,000	\$ 50,000		\$ 59,573	\$ 59,573
110	65	0**	\$ 50,000	\$ 50,000		\$ 59,573	\$ 59,573
115	70	0**	\$ 50,000	\$ 50,000		\$ 59,573	\$ 59,573
120	75	0**	\$ 50,000	\$ 50,000		\$ 59,573	\$ 59,573

Initial face amount is guaranteed to later of 25 years or age 70, not to exceed age 100. After this period, guaranteed death benefit drops by 50% and is level to age 121 and paid up at age 100. Lifetime Benefit Term has no cash surrender or loan values.

(+) Deduction illustrated: 1 annual payment per year. Actual premiums and face amounts may vary slightly due to administrative system rounding.

(*) Based upon 2.5% current interest rate and current mortality credits. Actual values may be higher or lower. Guaranteed interest rate is 2%.

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CHUBB Workplace Benefits
\$100,000 Lifetime Benefit Term

Version: ...Effective_20211201.:

Illustration Prepared For: New Group, Issue Age: 45, Issue Class: M70_NS_FL

INTEREST ADJUSTED COST INDICES: Cost indices measure the net annualized level cost over time assuming the time value of money equals 5% interest. These cost indices exclude the cost or benefits provided by any rider. An explanation of the intended use of these indices is provided in the Life Insurance Buyer's Guide:

	Current	Guaranteed
10 year net payment index:	15.82	15.82
10 year net surrender index:	N/A	N/A
20 year net payment index:	15.82	15.82
20 year net surrender index:	N/A	N/A

RIDERS AND BENEFITS: The following riders and benefits are included in the premiums illustrated on page 1:

RIDER OR BENEFIT	COVERAGE	INITIAL ANNUAL PREMIUM	PAYABLE TO
TI Accelerated Benefit Rider	See below	-	Age 85
Accelerated Death Benefit for Chronic Illness Rider with EoB/RR	\$100,000	\$343.00	Age 100
TOTAL		\$343.00	

Terminal Illness Accelerated Benefit Rider (Form No. 34550) - If the insured is diagnosed as being terminally ill (as defined in the rider) with 12 months or less to live, the insured may receive an advance of up to 50% of the policy death benefit while this rider is in effect prior to the insured's age 85. No premium is charged for this rider. A fee may be deducted from the amount accelerated. Death benefits, cash, and loan values are reduced by the death benefit advanced plus interest.

Accelerated Death Benefit for Chronic Illness Rider (Form No. 34581) provides an accelerated death benefit equal to 4% per month while Chronically Ill and needing chronic illness care. Benefits end when the entire death benefit (including 2X extension) has been paid out. Death benefits are reduced by the death benefit advanced. Restoration restores up to 50% of death benefit. Premiums are guaranteed renewable subject to maximum rates.

Important Note: This illustration is for agent use only. It is not compliant with the NAIC Model Illustration Regulation
This illustration is not a contract and is not valid unless all pages are included

DEFINITIONS

Active Employee means an employee who is actively at work for thirty (30) hours or more per week, performing the regular duties of their job in the usual manner and at the usual place of employment at the time of enrollment, and has completed two (2) months of employment as of the enrollment date.

Age is equal to the Issue Age, of the Insured, on the Date of Issue. The Age increases by one year on each Date of Issue anniversary date.

Beneficiary means the person, persons or entity designated by the Certificateholder to receive the Death Benefit provided under The Policy.

Certificate or Certificate of Coverage means a document that describes the terms of the insurance made available under The Policy to Eligible Classes.

Certificateholder refers to the person who is allowed to exercise the rights given by The Policy and allowed by Us. The Certificateholder may be someone other than the Insured. .

Certificate Year is the period from the Date of Issue to the first Date of Issue anniversary or from one Date of Issue anniversary to the next. A Certificate Year does not include the Date of Issue anniversary at the end of the Certificate Year.

Coverage means the insurance provided under The Policy.

Coverage Date is the date on which an Insured's Coverage under The Policy begins. The Coverage becomes effective:

- On the Policy Effective Date if You are in an Eligible Class on or before the Policy Effective Date and Your enrollment was approved by Us; or
- On the first day of the month following the date your enrollment was approved by Us if you enter into an Eligible Class after the Policy Effective Date.

Date of Issue of a Certificate of Coverage is used to determine the suicide and Contestability periods. The Date of Issue is also the date from which anniversaries, years, months, and premium due dates are determined.

Death Benefit is the amount payable to the Beneficiary upon death of the Insured. The Death Benefit calculations are explained in the Death Benefit provision.

Deferred Paid-Up Term Death Benefit is paid-up term insurance purchased with Non-Guaranteed Credits that are payable upon termination of premium payments after premium payments have been paid through the Vesting Period.

Eligible Classes means the class(es) of people eligible to apply for Coverage under The Policy. Eligible Classes are shown on Page 1 of the Policy Schedule.

Eligible Employee means a person who is an Active Employee of The Policyholder.

Eligible Dependent means a person who is:

1. The Insured's Spouse;
2. The Insured's newborn child;
3. The Insured's unmarried natural child, legally adopted child, child in the waiting period prior to finalization of adoption by the Insured, or stepchild under age 26; or
4. The Insured's unmarried grandchild under age 26.

Evidence Of Insurability is statement of history that, when applicable, We may use to determine if the person is approved for Coverage.

Expiry Date is the date when Coverage and benefits expire without value. This Date is shown in the Certificate Identification.

Face Amount is the amount of insurance on which premium calculations are made.

Initial Guaranteed Death Benefit means the Guaranteed Death Benefit that will be provided during the Initial Guaranteed Death Benefit Period. It is shown in the Certificate Identification.

Initial Guaranteed Death Benefit Period is the initial period where a level guaranteed death benefit equal to the Face Amount is provided so long as premiums are paid when due. The Initial Guaranteed Death Benefit Period for the Insured is shown in the Certificate Identification.

Insured is the person whose life is insured under The Policy and for whom You have elected coverage.

Irrevocable Beneficiary is a Beneficiary whose consent is needed to change that Beneficiary. Also, an Irrevocable Beneficiary must consent to the exercise of certain rights under The Policy. See Certificateholder's Rights for exceptions. Any Beneficiary may be named an Irrevocable Beneficiary.

Issue Age means the Insured's age last birthday on the Date of Issue.

Lapse means the Coverage has terminated or been placed on paid-up term insurance because a premium was not paid when due.

Non-guaranteed Credits may be credited on each Certificate Anniversary based upon current interest and mortality rates, declared in advance by Us that are more favorable than the guaranteed rates. Credits are used to purchase additional Deferred Paid-Up Term Insurance.

The Policy means the group contract whose provisions govern the insurance provided to the Eligible Classes.

Policyholder is the entity through which We make this insurance available to Eligible Classes. The Policyholder is shown in the Certificate Identification.

Reduced Guaranteed Death Benefit means the Guaranteed Death Benefit provided after the Initial Guaranteed Death Benefit Period. It is shown on the Certificate Identification.

Rider means additional Coverage made available under The Policy. All Riders elected by The Policyholder are attached to The Policy. No Coverage is available under a Rider unless also attached as a Rider to the Certificate.

Spouse means the person to whom you are legally married or the Eligible Employee's Domestic Partner or Civil Union Partner, and for whom You have elected coverage. He/she does not qualify as a Spouse if he/she is individually eligible as an Eligible Employee under The Policy.

Vesting Period is the number of years that premiums must be paid by You, before paid-up term insurance becomes available in the event of discontinuation of premium payments. The Vesting Period is shown in the Certificate Schedule.

We, Our, or Us refers to Combined Insurance Company of America.

You or Your refer to the Certificateholder.

CERTIFICATE PROVISIONS

The Policy

The Policy is the group contract between Us and the Policyholder whose provisions govern the insurance provided to the Insured. This Certificate is not an insurance policy. It is evidence of the Coverage provided to the Insured. In case of differences or errors, the provisions of The Policy control. The Policy may be changed at any time by a written agreement between Us and the Policyholder.

Statements Are Not Warranties

All statements made by or for the Insured in the enrollment are considered to be representations and not warranties. No statement will be used in any contest unless a copy of the enrollment data has been furnished to You or the Insured or to the Insured's Beneficiary.

Contestability

Except for failure to pay premiums, We will not contest the validity of Coverage under The Policy after two years:

- a. from the Date of Issue; or
- b. from the effective date of the last reinstatement, if any.

Termination of Coverage on an Insured

Coverage on an Insured will terminate:

- 1) If any premium payable by You is not paid within the grace period. The Coverage will terminate the day after the 31 day grace period.
- 2) On the date We receive Your written request to terminate the Coverage.
- 3) On the date the Insured dies.
- 4) When the Insured reaches age 121.
- 5) On the date The Policy terminates subject to the Portability Privilege.

Continuation of Coverage During Disability

You may continue coverage during the insured's total disability by timely payment to the Policyholder of that portion, if any, of the premium that would have been required had total disability not occurred. The continuation shall be for a period of up to 6 months from the date on which the total disability started. After this period, the Coverage can be continued under the Portability or Conversion provision.

Portability Privilege or Conversion

If the Insured loses eligibility for the Coverage provided under The Policy for any reason other than non-payment of premiums, You may either continue coverage under the Portability Privilege, or convert the amount of insurance that ceased under The Policy to an individual life insurance policy.

Portability will not be available for a Covered Person unless:

- 1) The Insured's Lifetime Benefit Term Insurance under the Policy terminated because the Policy was cancelled or the Insured is no longer eligible for payroll deduction; and
- 2) We receive a written request and payment of the first premium for the portability Coverage no later than 60 days after such termination; and
- 3) The request is made on a form we furnish or approve for that purpose.

In the alternative, You have the right to continue the amount of insurance lost due to termination of Coverage under The Policy to an individual life insurance policy. The individual policy will be available without presenting evidence of insurability in an amount up to and including the amount of coverage that ceased. You may select from individual life policy that is then available for sale by the Company. The premiums charged will be those applicable to the risk class, then-current age on an age-last basis, and gender of the Insured for the selected policy. This right to convert to an individual policy may only be exercised within 31 days of the termination of coverage under The Policy. Notice of conversion will be provided at least 15 days prior to the end of this period. If notice is not provided within 15 days, the Certificateholder will have an additional 15 days to exercise this right. Any paid-up additions or other fully-paid coverage under The Policy will continue in force and may not be converted to the individual policy.

Should the Insured die during the period within the 31 day conversion period, and before the individual policy would become effective, the amount of insurance which the person would have been entitled to have been issued under the individual policy shall be payable as a claim under the group policy, whether or not application for the individual policy or payment of the first premium has been made.

These options are mutually exclusive. You may not elect both Portability and Conversion.

Misstatement of Age

If the Insured's age has been misstated, the amount payable will be the amount that the premium paid would have purchased at the correct age.

Suicide Exclusion

If the Insured commits suicide, while sane or insane, within two years from the Date of Issue, and while this Coverage is in force, We will pay in one sum to the Beneficiary, the amount of premiums paid for this Coverage.

Certificateholder's Rights

The Policy provides that while the Insured is living, You may exercise all rights given to You by The Policy or allowed by Us. These rights include assigning this Coverage, changing the Beneficiary, changing the Certificateholder, enjoying all The Policy benefits and exercising all The Policy options.

The consent of any Irrevocable Beneficiary is needed to exercise any right except the right to:

- a. Change the frequency of premium payments, or;
- b. Reinstate this Coverage after Lapse.

Assignment

The Policy provides that You may assign Your rights to the Coverage under the Certificate. For any assignment to be binding on Us, We must receive the original Assignment, or a signed certified copy at Our Administrative Office and it must be recorded by Us. Once We receive the original Assignment, or a signed certified copy, Your rights and the interest of any Beneficiary or any other person will be subject to the assignment. We will not be responsible for the validity of any assignment. We are not liable for any payment made by Us before We record the assignment.

Change of Certificateholder or Beneficiary

The Policy provides that the Certificateholder or any Beneficiary may be changed during the Insured's lifetime. We do not limit the number of changes that may be made. To make a change, a written request, satisfactory to Us, must be received at Our Administrative Office. The change will take effect as of the date the request is signed by all required parties, even if the Insured dies before We receive it. Each change will be subject to any payment We made or other action We took before receiving the request. If the Certificateholder dies prior to the Insured, the Insured will become the Certificateholder.

Death of Beneficiary in Common Disaster

If any Beneficiary dies with the Insured in a common disaster, death benefits will be paid as if the Beneficiary predeceased the Insured.

Legal Actions

You cannot bring a legal action to recover benefits under Your Certificate for at least 60 days after You have given Us written Proof of Loss. You cannot start such an action after 5 years from the date Proof of Loss is required.

PREMIUMS

Payment of Premiums

Premiums are payable in advance to Us. The first premium is due on the Date of Issue. Each subsequent premium is due when the period covered by the preceding premium ends.

Grace Period

After the first premium has been paid, We allow a 31 day Grace Period to pay each subsequent premium. During this Grace Period the Coverage remains in full force. If the Insured dies during the Grace Period, We will deduct the unpaid premium from the benefits of this Coverage.

Non-Payment of Premium Options

If You do not pay the premium due by the end of the Grace Period, the Coverage will Lapse. If the Coverage Lapses and premiums have not been paid through the Vesting Period, Coverage will terminate without value. If the Coverage Lapses and premiums have been paid through the Vesting Period it will Lapse with paid-up term insurance Coverage equal to the sum of the Guaranteed and Deferred Paid-Up Term insurance as described in the Death Benefit provision.

Reinstatement

Coverage may be reinstated, while the Insured is alive, at any time within five years after the date of Lapse subject to Our acceptance of Your application for reinstatement. However, the Coverage cannot be reinstated on or after the Expiry Date.

If You pay the premium due within 60 days of the due date (within 29 days after the end of the Grace Period) and during the Insured's lifetime, the Coverage will be reinstated without Evidence of Insurability.

If You do not pay the premium due within 60 days of the due date (within 29 days after the end of the Grace Period) Reinstatement will be subject to Evidence of Insurability satisfactory to Us. All overdue premiums must be paid with interest compounded annually at 6% from their due dates to the date of reinstatement.

THE DEATH BENEFIT

Subject to a written claim form as furnished by Us, We will pay the Death Benefit within 30 days of when We receive due proof at Our Administrative Office that the Insured died while the Coverage was in force. If payment is delayed for 30 days or more, We will pay interest at a rate of 2.5% on the amount We owe.

Death Benefits available to an Insured are determined in accordance with the Death Benefit provision of this Certificate. The Guaranteed Death Benefit, Deferred Paid-Up Term Death Benefits and One Year Term Insurance for a given Insured will vary according to Issue Age, Mortality Table, Rate Class, Premium and Non-Guaranteed Credits described in the Certificate. The following provisions govern the calculation of the Death Benefit:

Guaranteed Death Benefit

While premiums are being paid, the Policy provides for an initial level Guaranteed Death Benefit. After the Initial Guaranteed Death Benefit Period, the Guaranteed Death Benefit is reduced.

The Guaranteed Death Benefit is equal to the sum of the Guaranteed Paid-Up Term Death Benefit and the Decreasing Term Death Benefit. The Guaranteed Death Benefit Coverage terminates without value at the Expiry Date shown in the Certificate Identification.

Guaranteed Paid-Up Term Death Benefit

The Guaranteed Paid-Up Term Death Benefit is equal to the accumulated amount of paid-up term insurance purchased by a level portion of the Coverage annual premium.

If the Coverage lapses during the Vesting Period, the Coverage will terminate with no value. If the Coverage lapses after the Vesting Period accumulated paid-up term insurance Coverage will remain in force until the Expiry Date.

Decreasing Term Death Benefit

The Decreasing Term Death Benefit is equal to the Guaranteed Death Benefit minus the Guaranteed Paid-Up Term Death Benefit. The Decreasing Term Death Benefit terminates when premiums are no longer being paid.

Deferred Paid-Up Term Death Benefit

We may purchase a non-guaranteed Deferred Paid-Up Term Death Benefit on each Coverage Anniversary while the Coverage is premium paying. A Deferred Paid-Up Term Death Benefit will not provide an increase in the death benefit while the Coverage is premium paying except as noted in the One Year Term Death Benefit provision. It will increase the paid-up death benefit available upon termination of premium payments, provided that premium payments are paid through the Vesting Period. The company will declare Non-guaranteed Credits in advance of each Certificate Year that will be used to purchase the Deferred Paid-Up Term Death Benefit.

Non-guaranteed Credits

Credits are based upon interest and mortality more favorable than that guaranteed by The Policy. The total credit on each anniversary is equal to the sum of the Mortality, Survivor and the Excess Interest Credits. These Credits may not be less than zero.

The Mortality Credit is equal to i times ii times iii divided by iv:

- i. The Guaranteed Death Benefit.
- ii. The guaranteed mortality rate minus the current mortality rate.
- iii. One plus the current interest rate raised to the one half power.
- iv. One minus the current mortality rate.

The Survivor Credit is equal to i times ii times iii divided by iv:

- i. The Deferred Paid-Up Term Death Benefit on the prior anniversary.
- ii. The current mortality rate.
- iii. One plus the current interest rate raised to the one half power.
- iv. One minus the current mortality rate.

The Excess Interest Credit is equal to i times ii times iii:

- i. The sum of the Guaranteed and non-guaranteed Deferred Paid-Up Term Death Benefit on the prior anniversary.
- ii. The current interest rate minus the guaranteed interest rate.
- iii. The net single premium rate for paid-up term insurance.

The Guaranteed Death Benefit, current mortality rate, net single premium rate and interest rate for calculating the above Credits are determined as of the prior anniversary and are based upon rates declared in advance of the Certificate Year. Current rates are based upon Our future expectations of mortality and interest and are not calculated to recover past losses or distribute past profits. If We change current rates on in force Coverage under The Policy, the changes will be made uniformly for all insureds for a given age, Duration, Mortality Table and Rate Class.

The additional Deferred Paid-Up Term Death Benefit as of the current anniversary is equal to the amount of Deferred Paid-Up Term Death Benefit on the prior anniversary plus the sum of the total Credits divided by the net single premium rate for paid-up term insurance on the current anniversary. If at any anniversary the sum of the Guaranteed Paid-Up Term Death Benefit and the Deferred Paid-Up Term Death Benefit would exceed the Initial Guaranteed Death Benefit, then premiums will be refunded to the point that the sum is equal to the Initial Guaranteed Death Benefit.

Once earned, the Deferred Paid-Up Term Death Benefit is guaranteed and will not decrease except in years where it is used to purchase One Year Term insurance.

One Year Term Insurance

After the Initial Guaranteed Death Benefit Period, a portion of the value of the non-guaranteed Deferred Paid-Up Term Death Benefit will be used on each anniversary to purchase One Year Term Insurance equal to the reduction in the Guaranteed Death Benefit. If there is not enough value to purchase One Year Term Insurance equal to the reduction in the Guaranteed Death Benefit then as much One Year Term Insurance as the value will allow will be purchased.

The One Year Term Insurance premium is equal to i divided by ii:

- i. Current mortality rate
- ii. One plus the current interest rate raised to the one half power,

Where the current mortality rate and interest rate is determined as of the current anniversary.

The amount of Deferred Paid-Up Term Death Benefit will be reduced by the amount needed to pay the One Year Term Insurance Premium based upon the net single premium rate for paid-up term insurance.

Early Fully Paid-Up Coverage

If the sum of the Guaranteed and Deferred Paid-Up Term Death Benefit is greater than or equal to the Initial Guaranteed Death Benefit prior to age 100, the Coverage will become paid-up for an amount equal to the Initial Guaranteed Death Benefit. Premiums will be refunded to the point in time that the sum of the Guaranteed and Deferred Paid-Up Term Death Benefit was equal to the Initial Guaranteed Death Benefit. No further premium payments will be due.

Death Benefit Calculations

In any Certificate Year, while premiums continue to be paid, the amount payable upon death of the Insured will be:

- a. Guaranteed Death Benefit in effect, in that year; plus
- b. After the Initial Guaranteed Death Benefit Period, One Year Term Insurance, if any; plus
- c. the premium paid beyond the date of death; plus
- d. interest, not less than required by law, from the date proof of death is received by Us to the date the claim is paid; minus
- e. any unpaid premium due and unpaid at the date of death.

In any Certificate Year after premiums have been paid thru the Vesting Period and the Coverage has Lapsed due to nonpayment of premiums, the amount payable upon death of the Insured will be:

- a. the Guaranteed Paid Up Term Death Benefit; plus
- b. the Deferred Paid Up Term Benefit, if any; plus
- c. interest, not less than required by law, from the date proof of death is received by Us to the date the claim is paid.

No Death Benefit is payable in the event that death occurs after Coverage has Lapsed, and the Lapse occurred prior to the end of the Vesting Period.

Payment of Proceeds – Settlement of the death benefit shall be made by payment in one sum.

Subject to a written claim form as furnished by Us, We will pay the death benefit within 30 days of when We receive due proof at Our Administrative Office that the Insured died while the Coverage was in force. We will pay interest on the death benefit from the date We receive written due proof to the date the claim is paid. The interest rate will be at an annual rate equal to or greater than the Moody's Corporate Bond Yield Average-Monthly Corporate as of the date the due proof is received. The Proceeds are subject to any adjustments provided in the Misstatement of Age, Facility of Payment, Contestability and Suicide provisions.

Death of Beneficiary

If any Beneficiary dies prior to the Insured, the portion of the proceeds that would have gone to that Beneficiary shall be paid to the Insured's Estate.

Multiple Beneficiaries

If there is more than one Beneficiary, proceeds shall be divided equally among the Beneficiaries, unless the Beneficiary designation specifies the amount to be paid to each Beneficiary.

Facility of Payment

We may pay all or part of the Death Benefit to any person who paid any expense in connection with the Insured's last illness or death. That person must give us a copy of the receipt describing the expense and the amount paid for such expense. The amount paid will not exceed \$1,000. The Death Benefit will be reduced by any payment made under this provision.

COVERAGE VALUES

Basis of Values

All paid-up term insurance amounts, present values and net single premiums for The Policy are based on the Mortality Table and interest rate. Calculations take into account that premiums are paid annually and that Death Benefits are payable uniformly throughout the Certificate Year. Any additional benefits provided by Riders shall be excluded from these calculations.

Sample Certificate Schedule of Guaranteed Values for Issue Age 45 Nonsmoker

This Sample Certificate Schedule of Guaranteed Values are provided for illustration purpose. Certificateholder may request a copy of his/her Certificate Schedule of Guaranteed Values.

The Certificate Schedule of Guaranteed Values shows the guaranteed values at the beginning of the Certificate Year on the assumption that premiums have been fully paid for the completed years stated.

If premiums for this Coverage are paid other than annually, adjustments will be made in calculating guaranteed Paid-Up term insurance values for that portion of the Certificate Year for which premiums were actually paid.

Guaranteed paid-up term insurance values for the end of any Coverage Year not shown in the table will be furnished upon written request to the Administrative Office.

LIFETIME BENEFIT TERM CERTIFICATE OF COVERAGE

COMBINED INSURANCE COMPANY OF AMERICA

Home Office

111 East Wacker Drive, Suite 700
Chicago, IL 60601
1-800-544-9382

Administrative Office

17 Church Street
Keene, NH 03431
1-855-241-9891

COMBINED INSURANCE COMPANY OF AMERICA

Home Office Address: 111 East Wacker Drive Suite 700 • Chicago, IL 60601

Policyholder Service Address: 17 Church Street, Keene, NH 03431

Telephone Number: 1-855-241-9891

ACCELERATED DEATH BENEFIT FOR CHRONIC ILLNESS RIDER

TAX QUALIFICATION NOTICE: The Accelerated Benefits offered under this Rider are intended to provide a qualified Accelerated Death Benefit that is excluded from gross income for federal income tax purposes under the applicable provisions of the Internal Revenue Code in existence at the time this Rider is issued. To that end, the provisions of this Rider and the Certificate are to be interpreted to ensure or maintain such tax qualification, notwithstanding any other provision to the contrary. We reserve the right to amend this Rider or the Certificate to reflect any clarifications that may be needed or are appropriate to maintain such tax qualification or to conform this Rider or the Certificate to any applicable changes in such tax qualification requirements. We will send You a copy of any such amendment. Whether any tax liability may be incurred when benefits are paid under this Rider could depend on how the Internal Revenue Service interprets applicable provisions of the Internal Revenue Code. Tax laws relating to Accelerated Benefits are complex.

You are advised to consult with a qualified tax advisor about circumstances under which You could receive Accelerated Benefits excludable from income under federal law.

Receipt of an Accelerated Benefit may affect You and Your spouse or family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect You, Your spouse and family's eligibility for public assistance.

COVERAGE DATE: New coverage under this Rider is effective on the Date of Issue shown on the Certificate Schedule or Endorsement.

DEATH BENEFITS WILL BE REDUCED IF AN ACCELERATED DEATH BENEFIT IS PAID. The Accelerated Death Benefit or lien, if applicable, and the balance of the death benefit provided by the Certificate shall constitute full settlement on death of the Insured as provided under the Certificate.

RIDER PART OF COVERAGE: This Rider is part of Your Coverage provided in response to Your enrollment and payment of premiums for this Rider. Those premiums are shown on the Certificate Schedule or Endorsement. All the provisions of the Certificate apply to this Rider, unless otherwise stated herein. The telephone number listed above may be used to make inquiries, obtain information about coverage, or receive assistance with resolving complaints.

CHRONIC ILLNESS BENEFIT: This Rider provides that You may elect to receive a portion of the Death Benefit provided by the Certificate and shown on the Certificate Schedule. You can make this election when the Insured becomes eligible for benefits. The Insured must be certified as Chronically Ill. All other conditions of this Rider must also be met. Benefits are not payable under this Rider once the Insured has died.

WHERE TO GET MORE INFORMATION, CORRECT INFORMATION ON THE ENROLLMENT FORM, OR MAKE A COMPLAINT: You can write Us at Our Policyholder Service Address: 17 Church Street, Keene, NH 03431 or call 1-855-241-9891

GUARANTEED RENEWABLE: As long as You pay the premium on time and Coverage under this Rider is in force, it is renewable, subject to the Rider's terms. We can't change the terms of this Rider, but We can increase the premium. The current premiums are shown on the Certificate Schedule or Endorsement. Any change in premium will be made on a Coverage anniversary date. New premiums will be based on the Insured's age and Premium Class on the Rider's Coverage Date. We must notify You at least 45 days before a premium change. Notice will be mailed to Your last address as shown on Our records.

DEFINITIONS

In addition to the definitions contained in the Certificate, the following definitions apply.

ACTIVITIES OF DAILY LIVING means each of the following six (6) activities:

1. **Bathing:** The Insured's ability to wash himself/herself by sponge bath; or in either a tub or shower, including the task of getting into and out of the tub or shower.
2. **Continence:** The Insured's ability to maintain control of bowel and bladder function; or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag).
3. **Dressing:** The Insured's ability to put on and take off all items of clothing and any necessary braces, fasteners or artificial limbs.
4. **Eating:** The Insured's ability to feed himself/herself by getting food into his/her body from a receptacle (such as a plate, cup or table) or by a feeding tube or intravenously.
5. **Toileting:** The Insured's ability to get to and from the toilet, to get on and off the toilet, and to perform associated personal hygiene.
6. **Transferring:** The Insured's ability to move into or out of a bed, chair or wheelchair.

CHRONICALLY ILL INDIVIDUAL means an Insured who has been certified by a Licensed Health Care Practitioner as:

1. being Unable to Perform, without Substantial Human Assistance, at least two Activities of Daily Living (Bathing, Continence, Dressing, Eating, Toileting, and Transferring) for a period of at least 90 days; or
2. the Insured has a Severe Cognitive Impairment that requires Substantial Supervision to protect the Insured from threats to his or her health and safety.

Certification by the Licensed Health Care Practitioner of the Chronically Ill Insured must occur at least once every 12 months.

ELIMINATION PERIOD means the number of days during which the Insured must meet conditions 1, 2, 3, 4, and 5 under the "Conditions on Eligibility for Payment of Rider Benefits" provision and during which no benefits are payable under this Rider. The Elimination Period starts from the first day that the Insured is certified by a Licensed Health Care Practitioner as: (1) being Unable to Perform without substantial Human Assistance at least two Activities of Daily Living (Bathing, Continence, Dressing, Eating, Toileting and Transferring); or (2) having a Severe Cognitive Impairment that requires Substantial Supervision to protect the Insured from threats to his or her health and safety. The Elimination Period for this Rider is shown in the Certificate Schedule. The Elimination Period needs to be satisfied only once during the Insured's lifetime.

IMMEDIATE FAMILY means the Certificateholder's or the Insured's spouse, child, brother, sister, parent, grandparent or grandchild.

LICENSED HEALTH CARE PRACTITIONER means any Physician, registered professional nurse, or licensed social worker.

MONTHLY ACCELERATED DEATH BENEFIT AMOUNT means the maximum amount that We will pay in any one calendar month while the Insured is Chronically Ill.

PHYSICIAN means a person performing asks that are within the limits of his or her medical license and is:

- Licensed to practice medicine and prescribe and administer drugs or to perform surgery in his or her governing jurisdiction; or
- A legally qualified medical practitioner according to the laws and regulations of the governing jurisdiction.

A Physician cannot be the Certificateholder or the Insured, or a member of Your Immediate Family, the Certificateholder's or Insured's business or professional partner, or any person who has a financial affiliation or business interest with the Certificateholder or Insured.

PLAN OF CARE means a written individualized plan of services developed by a Licensed Health Care Practitioner.

RIDER MONTH is the period from the Rider Coverage Date to the first monthly anniversary or from one Rider monthly anniversary to the next. A Rider Month does not include the Rider monthly anniversary day at the end of the Rider Month.

SEVERE COGNITIVE IMPAIRMENT means a deficiency in the Insured's short-term or long-term memory; orientation as to person, place and time; deductive or abstract reasoning; or judgment as it relates to safety awareness. Severe Cognitive Impairment is established by clinical evidence and standardized tests that reliably measure the Insured's loss. An example of Severe Cognitive Impairment covered under this Rider is that resulting from Alzheimer's disease and similar forms of senility, senile dementia and irreversible dementia.

SUBSTANTIAL HUMAN ASSISTANCE means actual hands-on assistance by another individual.

SUBSTANTIAL SUPERVISION means continuous, arms-length supervision including, but not limited to, verbal cueing by another individual to protect the Insured from harming himself/herself or others, or from threats to the Insured's health and safety.

UNABLE TO PERFORM AN ACTIVITY OF DAILY LIVING means that the Insured cannot perform such activity without Substantial Human Assistance, even if the Insured uses some equipment.

CONDITIONS ON ELIGIBILITY FOR PAYMENT OF CHRONIC ILLNESS BENEFITS

We will pay the Certificateholder the applicable Rider benefit as stated below, subject to all of the following conditions:

1. The Insured:
 - a. is alive; and
2. the Insured is Chronically Ill; and
3. the Insured satisfies the Elimination Period; and
4. the Coverage provided to the Insured by the Certificate to which this Rider is attached is in force; and
5. All applicable premiums for the Insured's Coverage has been paid when due.

BENEFITS

MONTHLY ACCELERATED DEATH BENEFIT: You may request a Monthly Accelerated Death Benefit as of the first of the month following the date the Insured became eligible for this benefit less any lien effective at that time. We will pay this benefit after We receive the required proof that the Insured has met the Conditions on Eligibility for Chronic Illness Benefits. The benefit will be payable for each Certificate month while the Insured continues to meet the eligibility requirements. Benefit payments will be subject to the Remaining Accelerated Death Benefit Amount.

REMAINING ACCELERATED DEATH BENEFIT AMOUNT: The Monthly Accelerated Benefit may not be larger than the Remaining Accelerated Death Benefit Amount. The Remaining Accelerated Death Benefit Amount equals:

1. the current death benefit on the life of the Insured provided by the Certificate; less
2. any Lien resulting from a Terminal Illness benefit paid to You under a Terminal Illness Rider; less
3. the total of all previous Monthly Accelerated Death Benefit Amounts paid to You for Chronic Illness benefits under this Rider.

The current death benefit as used here does not include accidental death benefits or life insurance provided by any other Riders.

WAIVER OF PREMIUM: While the Insured is eligible for Chronic Illness Benefits, We will waive the premiums due for the Coverage provided by the Certificate and the premiums for Riders attached to the Certificate. If You elect the one-time lump sum Accelerated Death Benefit option, this waiver provision will not apply.

EFFECT ON THE CERTIFICATE IF CHRONIC ILLNESS BENEFITS ARE PAID

ADJUSTED DEATH BENEFIT DUE TO ACCELERATION: The death benefit that is payable at the death of the Insured will be reduced by the total of all previous Chronic Illness Benefit payments to You. The Death Benefit will further be reduced by any Lien resulting from a Terminal Illness benefit paid to You. If the Insured dies while the Certificate is in force, the remaining Death Benefit proceeds will be paid to the Beneficiary. No further payments under this Rider will be made to You.

ADJUSTED PREMIUMS DUE TO ACCELERATION: While the Insured is eligible for a Chronic Illness Benefits, We will waive the premiums due for the benefits provided to You by the Certificate. If the Insured later becomes ineligible for a Monthly Accelerated Death Benefit and a Maximum Remaining Accelerated Death Benefit Amount is still available, We will reduce the premium due for the Coverage and this Rider. That reduced premium equals (1) multiplied by (2), plus (3):

1. The premium due on the Coverage provided by the Certificate and the benefits for this Rider;
2. The ratio of the Adjusted Death Benefit plus any Terminal Illness lien to the current death benefit for the Certificate;
3. The current premium for any other Riders attached to the Coverage.

TERMINATION OF COVERAGE DUE TO ACCELERATION: If the Maximum Remaining Accelerated Death Benefit Amount is reduced to zero or less, either due to payment of a Monthly Accelerated Death Benefit or due to a reduction in the death benefit provided under the Certificate, the Coverage provided by the Certificate and any Riders will terminate with no further benefits payable.

RESTRICTION ON CHANGES TO CERTIFICATE AND RIDERS: While the Insured is eligible for a Monthly Accelerated Death Benefit no changes may be made to the Coverage provided by the Certificate or to any Rider attached to the Coverage.

EFFECT ON ACCIDENTAL DEATH BENEFIT RIDER: While the Coverage is in force, any Accidental Death benefit under the Certificate will not be affected by the acceleration of benefits under this Rider.

MONTHLY REPORT SHOWING EFFECT OF RIDER BENEFITS: While Rider benefits payments are being paid, We will provide You with a monthly report that shows the effect each Rider benefit payment has on Coverage values.

EXCLUSIONS

We will not pay Rider benefits for Chronic Illness due to:

1. an intentionally self-inflicted injury, or attempted suicide; or
2. war or any act of war, declared or undeclared, or service in the armed forces of any country; or
3. Treatment of the Insured's alcohol, drug or other chemical dependence, except if the drug dependency is for a drug prescribed by a Physician in the course of treatment for an injury or sickness; or
4. the Insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the Insured's involvement in an illegal activity.

LIMITATIONS

The following limits apply to payment of an Accelerated Death Benefit under this Rider:

1. We will not pay any Accelerated Death Benefit before the end of the Elimination Period.
2. We will not pay any Accelerated Death Benefit such that the total lifetime Accelerated Death Benefits payable plus any Terminal Illness benefit paid exceed the current life insurance death benefit Coverage provided by the Certificate.

GENERAL PROVISIONS

NOTICE OF CLAIM: You must notify Us in writing within 30 days of any eligible Chronic Illness , for which You are claiming benefits. You must send written notice to Our agent or Us and include the Insured's name and Certificate Number. If notice cannot reasonably be given within 30 days of a loss, You must send the notice as soon as reasonably possible.

CLAIM FORMS: After We receive Notice of Claim, We will send claim forms to You or Your authorized representative within 15 days. If the claim forms are not received within 15 days, We will accept Written Proof of Loss describing the nature and extent of the claim. Such initial and ongoing Written Proof of Loss must be received by Us within the time limit stated in the following paragraph.

WRITTEN PROOF OF LOSS: We will pay benefits under this Rider after We receive Written Proof of Loss satisfactory to Us. We must receive initial Written Proof of Loss within 90 days after expiration of the Elimination Period. If it is not reasonably possible to provide this information within such time, initial Written Proof of Loss must be submitted as soon as reasonably possible, but not later than one year from the time specified. We will require subsequent Written Proof of Loss satisfactory to Us to be submitted periodically while the Insured continues to be eligible to receive benefits under this Rider. Any such periodic Written Proof of Loss will not be required more frequently than once every 31 days. Any such periodic Written Proof of Loss due to a Chronic Illness will not be required more frequently than once every 90 days.

Written Proof of Loss means certification by a Licensed Health Care Practitioner that the Insured is Chronically Ill. Examples of Written Proof of Loss include Licensed Health Care Practitioner certification, Plan of Care records, attending Physician reports, medical records; and similar written documentation.

PHYSICAL EXAMINATION: At Our expense, We reserve the right to have a Licensed Health Care Practitioner of Our choosing examine the Insured while a claim is pending to determine the Insured's eligibility for benefits. In the event that the Licensed Health Care Practitioner We choose provides a different diagnosis of the Insured's condition, We reserve the right to rely on the certification from the Licensed Health Care Practitioner of Our choosing for claim purposes.

RESOLUTION OF DISPUTES: In the event that the Licensed Health Care Practitioner We choose provides an assessment of the Insured's condition that conflicts with the Insured's Licensed Health Care Practitioner's assessment, the company Licensed Health Care Practitioner's opinion will not be binding on You. In case of disagreement between You and Us on whether an Insured qualifies for accelerated benefits under this Rider, You have a right to mediation or binding arbitration conducted by a disinterested third party who has no ongoing relationship with either You or Us. As part of the final decision, the arbitrator shall award the costs of arbitration to one party or the other or may divide the costs equally or otherwise.

TIME OF PAYMENT OF CLAIMS: All benefits described in this Rider will be paid monthly provided We have received Written Proof of Loss satisfactory to Us.

PAYMENT OF CLAIMS: All Rider benefits will be paid to You, unless You designate a different payee.

ADJUSTMENT OF THE DEATH BENEFIT: If Rider benefit payments are paid after the Insured has died, but before notification of death has been received by the Company, We will reduce the Death Benefit by the amount of these Rider benefit payments.

LEGAL ACTIONS: No legal action may be brought to recover under this Rider within 60 days after Written Proof of Loss has been provided to Us as required. Also, no legal action may be brought to recover under this Rider more than 3 years from the time Written Proof of Loss is required to be furnished.

CONSENT FOR BENEFIT PAYMENT: We must obtain the consent of any irrevocable beneficiary or assignee of record before any Rider benefit is paid.

CONTESTABILITY: Except for non-payment of premium, We will not contest this Rider after two years from the Date of Issue of this Rider, or the effective date of reinstatement with respect to statements made in the application for reinstatement, if applicable.

TERMINATION OF COVERAGE PROVIDED BY THIS RIDER: Coverage provided by this Rider terminates at the earliest of:

1. When the Coverage provided by the Certificate terminates for any reason including Termination of Coverage due to Acceleration; or
2. On the Expiry Date of this Rider, as shown on the Certificate Schedule or Endorsement; or
3. On the date You elect to terminate this Rider; or
4. On the date of the Insured's death; or
5. At the end of the 31-day Grace Period for an unpaid premium.

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Telephone Number: 1-855-241-9891

EXTENSION OF BENEFITS RIDER

RIDER PART OF COVERAGE: This Rider is part of Your Coverage provided in response to Your enrollment and payment of premiums for this Rider. Those premiums are shown on the Certificate Schedule or Endorsement. All the provisions of the Certificate and the Accelerated Death Benefit for Chronic Illness Rider apply to this Rider, except as modified herein. The telephone number listed above may be used to make inquiries, obtain information about coverage, or receive assistance with resolving complaints.

COVERAGE DATE: New Coverage under this Rider is effective on the Date of Issue shown on the Certificate Schedule or Endorsement.

GUARANTEED RENEWABLE: As long as You pay the premium on time and Benefits under this Rider are in force, it is renewable, subject to the Rider's terms. We can't change the terms of this Rider, but We can increase the premium. The current premiums are shown on the Certificate Schedule. Any change in premium will be made on the anniversary date of the Certificate. New premiums will be based on the Insured's age and Premium Class on the Rider's Coverage Date. We must notify You at least 45 days before a premium change. Notice will be mailed to Your last address as shown on Our records.

EXTENSION OF BENEFIT: This Rider extends the benefits provided by the Certificate and the Accelerated Death Benefit for Chronic Illness Rider by increasing the Certificate's Death Benefit, subject to the terms and conditions defined herein.

BENEFITS

MONTHLY INCREASE IN DEATH BENEFIT: We will increase the Death Benefit of the Certificate by the Monthly Accelerated Death Benefit Amount as defined in the Acceleration for Chronic Illness Rider subject to our determination that all the following terms and conditions have been satisfied:

1. Benefits under this Rider remain in force; and,
2. We have received proof that the Insured is alive and continues to meet all the conditions on eligibility for payment of Chronic Illness Benefits under the Accelerated Death Benefit for Chronic Illness Rider; and,
3. There is no Remaining Accelerated Death Benefit available; and,
4. The Certificate shall not be eligible for any additional Monthly Increase in Death Benefit until the previous Monthly Increase in Death Benefit has been paid under the terms of the Accelerated Death Benefit for Chronic Illness Rider; and,
5. The cumulative Monthly Increase in Death Benefit Amounts under this Rider will not exceed the Multiple of the Current Death Benefit of the Certificate determined as of the monthly Certificate date that the final monthly payment under the terms of the Accelerated Death Benefit for Chronic Illness Rider was made. The Multiple is shown on the Certificate Schedule or Endorsement.

Subject to the terms and conditions above, the initial Monthly Increase in Death Benefit will be made on the monthly Certificate date that the final Monthly Accelerated Death Benefit payment is made under the terms of the Accelerated Death Benefit for Chronic Illness Rider. Additional increases, subject to the terms and conditions above, will be made on each monthly anniversary that the Remaining Accelerated Death Benefit Amount has been exhausted due to a payment of an Accelerated Death Benefit for Chronic Illness.

GENERAL PROVISIONS

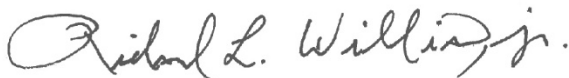
REINSTATEMENT: If this Rider lapses, it may be reinstated if the Certificate and Accelerated Death Benefit for Chronic Illness Rider is reinstated, subject to Evidence of Insurability satisfactory to Us. The reinstated Rider will only provide benefits for Chronic Illness after the date of reinstatement.

CONTESTABILITY: Except for non-payment of premium, We will not contest this Rider after two years from the Date of Issue of this Rider, or the effective date of reinstatement with respect to statements made in the application for reinstatement.

TERMINATION OF COVERAGE PROVIDED BY THIS RIDER: Coverage provided by this Rider terminates at the earliest of:

1. When the Coverage provided by the Certificate terminates for any reason; or
2. the date the entire Death Benefit amount of the Certificate minus any Death Benefit advance and Certificate debt has been paid under the Accelerated Death Benefit for Chronic Illness Rider and the Insured no longer continues to meet all conditions of the Accelerated Death Benefit for Chronic Illness Rider under the Limitations or Conditions on Eligibility for Benefits provision; or
3. the date the cumulative death benefit amount increases have been increased up to the total amount allowed under this Rider; or
4. We receive Your request to terminate this Rider; or
5. the date premium for this rider ceases due to the Certificate becoming Paid Up; or
6. On the date You elect to terminate the Accelerated Death Benefit for Chronic Illness Rider.

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RESTORATION RIDER

RIDER PART OF COVERAGE: This Rider is part of Your Coverage provided in response to Your enrollment and payment of premiums for this Rider. Those premiums are shown on the Certificate Schedule or Endorsement. All the provisions of the Certificate apply to this Rider, unless otherwise stated herein. The telephone number listed above may be used to make inquiries, obtain information about coverage, or receive assistance with resolving complaints.

COVERAGE AND EXPIRY DATE: The Coverage and Expiry Date of this Rider are shown on the Certificate Schedule or Endorsement. This Rider will not be in effect unless the Coverage to which it is attached becomes effective.

GUARANTEED RENEWABLE: As long as You pay the premium on time and Coverage under this Rider is in force, it is renewable, subject to the Rider's terms. The current premiums are shown on the Certificate Schedule or Endorsement. Any change in premium will be made on a Coverage anniversary date. New premiums will be based on the Insured's age and Premium Class on the Rider's Coverage Date. We must notify You at least 45 days before a premium change. Notice will be mailed to Your last address as shown on Our records.

DEFINITIONS

In addition to the definitions contained in the Certificate, the following definitions apply.

LIFETIME BENEFIT TERM FACE AMOUNT is the death benefit, reduced by any lien, on which a benefit is first paid under the Accelerated Death Benefit for Chronic Illness Rider.

MAXIMUM RESTORATION FACE AMOUNT is shown on the Certificate Schedule page.

RESTORATION FACE AMOUNT is the Restoration Percentage multiplied by the Lifetime Benefit Term Face Amount. This amount will be reduced by the amount of any benefit payment under the Accelerated Death Benefit for Terminal Illness Rider. This amount will also be subject to the Maximum Restoration Face Amount.

RESTORATION PERCENTAGE is shown on the Certificate Schedule Page.

BENEFITS

When the Lifetime Benefit Term death benefit is reduced below the Restoration Face Amount by the Monthly Accelerated Death Benefit for Chronic Illness Rider, this Rider restores the Lifetime Benefit Term death benefit up to the Restoration Face Amount while this Rider is in force.

Benefits paid or payable under the Extension of Benefits Rider will not be restored.

GENERAL PROVISIONS

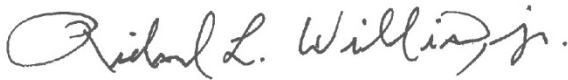
REINSTATEMENT: If this Rider lapses, it may be reinstated if the Certificate and Accelerated Death Benefit for Chronic Illness Rider is reinstated, subject to Evidence of Insurability satisfactory to Us.

CONTESTABILITY: Except for non-payment of premium, We will not contest this Rider after two years from the Date of Issue of this Rider, or the effective date of reinstatement with respect to statements made in the application for reinstatement, if applicable.

TERMINATION OF COVERAGE PROVIDED BY THIS RIDER: Coverage provided by this Rider terminates at the earliest of:

1. When the Coverage provided by the Certificate terminates for any reason including Termination of Coverage due to Acceleration; or
2. On the Expiry Date of this Rider, as shown on the Certificate Schedule or Endorsement; or
3. On the date You elect to terminate this Rider; or
4. On the date of the Insured's death; or
5. The date that the Accelerated Death Benefit for Chronic Illness Rider terminates, except that the Benefit under this Rider continues following the termination of this Rider if it terminates due to exhaustion of benefits.

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SUMMARY and DISCLOSURE STATEMENT for ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS RIDER

Benefit

According to the terms of the Accelerated Death Benefit For Terminal Illness Rider, We will pay a portion of the Death Benefit to the Certificateholder upon receiving acceptable proof that the Insured is terminally ill. The benefits of this Rider are available to the Certificateholder through a Rider attached to his or her Certificate. An Accelerated Death Benefit for Terminal Illness can only be paid one time under this Rider.

Consequences of Receiving an Accelerated Death Benefit for Terminal Illness

Payment of benefits under this Rider may be taxable to the Certificateholder under the Internal Revenue Code. The receipt of an Accelerated Death Benefit may also affect the Certificateholder's eligibility to receive, or continue to receive Medicaid benefits, or other state or federal government benefits and entitlements. Before the Certificateholder elects to receive any benefits under this Rider, he or she should consult with his or her tax advisor.

Amount You May Elect

After the Contestability Period is completed, the Certificateholder may elect the amount of the Accelerated Death Benefit to be paid. The limits are outlined in the Rider, but are generally limited to the lesser of 50% of the Death Benefit provided to the Insured by the Certificate after subtraction of any previous Accelerated Death Benefit paid to the Certificateholder, to a maximum of \$100,000. We have a right under the Rider to charge an administrative fee for processing an Accelerated Death Benefit. The maximum amount of the fee we will charge the Certificateholder is \$100. It will be deducted from any payment made.

When Eligible for Payment of Benefit

The Certificateholder is entitled to receive the Accelerated Death Benefit for Terminal Illness when we have determined that the insured is terminally ill and has a life expectancy of 12 months or less.

Notice and Proof of Qualifying Event

We will require proof that the Insured is terminally ill. The diagnosis must be made by a Physician as defined in the Rider. Any diagnosis must be the result of clinical, radiological, histological, or laboratory evidence of the terminal illness. We may require a second medical opinion by a Physician of our choice at Our expense. If there is a conflict of opinion, We reserve the right to make the final determination.

Effect of an Accelerated Death Benefit for Terminal Illness

When payment of an Accelerated Death Benefit for Terminal Illness is made, it will be treated as a Lien against the Certificate Coverage. We will charge the Certificate Holder interest on the Accelerated Death Benefit paid to him or her. The maximum interest rate we may charge the Certificate Holder is the greater of:

1. 7%; or
2. the current 90 day U.S. Treasury Bill rate in effect on the date that the Accelerated Death Benefit is paid.

Premiums, without reduction, will still be payable, including any premiums for Riders. In the event that Coverage under a Certificate Lapses for nonpayment of premium, Coverage terminates and no repayment of the lien (including accrued interest) is required. A written consent must be sent to Us from any Irrevocable Beneficiaries or assignees before we will release an Accelerated Death Benefit. The written request must be in a form satisfactory to Us.

Benefit Premiums

There are no separate premiums for benefits under this Rider.

Below is a **sample illustration** of the effect of an Accelerated Death Benefit for Terminal Illness on a Certificateholder's Coverage. This illustration shows the effect on the face amount of a Certificateholder's Coverage before the Accelerated Death Benefit for Terminal Illness is elected, immediately after the election is made, and twelve months after the election is made. This illustration also assumes:

- 1. the Face Amount is \$10,000;
- 2. annual premiums are \$500.00;
- 3. a 25% Accelerated Death Benefit is elected; and
- 4. We are charging 7% simple interest on the lien.

Before Election is Made	
Face Amount	\$10,000
Death Benefit Payable	\$10,000
Annual Premium	\$500.00
Accelerated Death Benefit Election	
Face Amount	\$10,000
25% Election	\$2,500
less administrative fee	\$150
Benefit Payable	\$2,350
Immediately After Election is Made	
Face Amount	\$10,000
Lien*	\$2,500
Death Benefit Payable	\$7,500
Annual Premium	\$500.00

* Equal to the Accelerated Death Benefit

12 Months After Election is Made	
Face Amount	\$10,000
Lien**	\$2,675
Death Benefit Payable	\$7,325
Annual Premium	\$500.00

** Equal to the Accelerated Death Benefit plus 12 months of interest

Acknowledgement

I acknowledge that I have received and read the Accelerated Death Benefit Rider Summary and Disclosure Statement which was furnished to me prior to signing the enrollment form.

_____ Signature of Certificateholder	_____ Date
_____ Signature of Agent	_____ Date

policy. However, to build up this cash value, you must pay higher premiums in the earlier years of the policy. Cash value life insurance may be one of several types; whole life, universal life and variable life are all types of cash value insurance.

Whole Life Insurance covers you for as long as you live if your premiums are paid. You generally pay the same amount in premiums for as long as you live. When you first take out the policy, premiums can be several times higher than you would pay initially for the same amount of term insurance. But they are smaller than the premiums you would eventually pay if you were to keep renewing a term policy until your later years.

Some whole life policies let you pay premiums for a shorter period such as 20 years, or until age 65. Premiums for these policies are higher since the premium payments are made during a shorter period.

Universal Life Insurance is a kind of flexible policy that lets you vary your premium payments. You can also adjust the face amount of your coverage. Increases may require proof that you qualify for the new death benefit. The premiums you pay (less expense charges) go into a policy account that earns interest. Charges are deducted from the account. If your yearly premium payment plus the interest your account earns is less than the charges, your account value will become lower. If it keeps dropping, eventually your coverage will end. To prevent that, you may need to start making premium payments, or increase your premium payments, or lower your death benefits. Even if there is enough in your account to pay the premiums, continuing to pay premiums yourself means that you build up more cash value.

Variable Life Insurance is a kind of insurance where the death benefits and cash values depend on the investment performance of one or more separate accounts, which may be invested in mutual funds or other investments allowed under the policy. Be sure to get the prospectus from the company when buying this kind of policy and **STUDY IT CAREFULLY**. You will have higher death benefits and cash value if the underlying investments do well. Your benefits and cash value will be lower or may disappear if the investments you chose didn't do as well as you expected. You may pay an extra premium for a guaranteed death benefit.

Life Insurance Illustrations

You may be thinking of buying a policy where cash values, death benefits, dividends or premiums may vary based on events or situations the company does not guarantee (such as interest rates). If so, you may get an illustration from the agent or company that helps explain how the policy works. The illustration will show how the benefits that are not guaranteed will change as interest rates and other factors change. The illustration will show you what the company guarantees. It will also show you what *could* happen in the future. Remember that nobody knows what will happen in the future. You should be ready to adjust your financial plans if the cash value doesn't increase as quickly as shown in the illustration. You will be asked to sign a statement that says you understand that some of the numbers in the illustration are not guaranteed.

Finding a Good Value in Life Insurance

After you have decided which kind of life insurance is best for you, compare similar policies from different companies to find which one is likely to give you the best value for your money. A simple comparison of the premiums is not enough. There are other things to consider. For example:

- Do premiums or benefits vary from year to year?
- How much do the benefits build up in the policy?
- What part of the premiums or benefits is not guaranteed?
- What is the effect of interest on money paid and received at different times on the policy?

Remember that no one company offers the lowest cost at **all** ages for **all** kinds and amounts of insurance. You should also consider other factors:

- How quickly does the cash value grow? Some policies have low cash values in the early years that build quickly later on. Other policies have a more level cash value build-up. A year-by-year display of values and benefits can be very helpful. (The agent or company will give you a policy summary or an illustration that will show benefits and premiums for selected years.)



- Are there special policy features that particularly suit your needs?
- How are nonguaranteed values calculated? For example, interest rates are important in determining policy returns. In some companies, increases reflect the average interest earnings on all of that company's policies regardless of when issued. In others, the return for policies issued in a recent year, or a group of years, reflects the interest earnings on that group of policies; in this case, amounts paid are likely to change more rapidly when interest rates change.

Life Insurance Buyer's Guide



This guide can help you when you shop for life insurance. It discusses how to:

- Find a Policy That Meets Your Needs and Fits Your Budget
- Decide How Much Insurance You Need
- Make Informed Decisions When You Buy a Policy

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Prepared by the National Association of Insurance Commissioners

The National Association of Insurance Commissioners is an association of state insurance regulatory officials. This association helps the various insurance departments to coordinate insurance laws for the benefit of all consumers.

This guide does not endorse any company or policy.

Important Things to Consider

1. Review your own insurance needs and circumstances. Choose the kind of policy that has benefits that most closely fit your needs. Ask an agent or company to help you.
2. Be sure that you can handle premium payments. Can you afford the initial premium? If the premium increases later and you still need insurance, can you still afford it?
3. Don't sign an insurance application until you review it carefully to be sure all the answers are complete and accurate.
4. Don't buy life insurance unless you intend to stick with your plan. It may be very costly if you quit during the early years of the policy.
5. Don't drop one policy and buy another without a thorough study of the new policy and the one you have now. Replacing your insurance **may be costly**.
6. Read your policy carefully. Ask your agent or company about anything that is not clear to you.
7. Review your life insurance program with your agent or company every few years to keep up with changes in your income and your needs.

Buying Life Insurance

When you buy life insurance, you want coverage that fits your needs.

First, decide how much you need—and for how long—and what you can afford to pay. Keep in mind the major reason you buy life insurance is to cover the financial effects of unexpected or untimely death. Life insurance can also be one of many ways you plan for the future.

Next, learn what kinds of policies will meet your needs and pick the one that best suits you.

Then, choose the combination of policy premium and benefits that emphasizes protection in case of early death, or benefits in case of long life, or a combination of both.

It makes good sense to ask a life insurance agent or company to help you. An agent can help you review your insurance needs and give you information about the available policies. If one kind of policy doesn't seem to fit your needs, ask about others.

This guide provides only basic information. You can get more facts from a life insurance agent or company or from your public library.

What About the Policy You Have Now?

If you are thinking about dropping a life insurance policy, here are some things you should consider:

- If you decide to replace your policy, don't cancel your old policy until you have received the new one. You then have a minimum period to review your new policy and decide if it is what you wanted.
- It may be costly to replace a policy. Much of what you paid in the early years of the policy you have now, paid for the company's cost of selling and issuing the policy. You may pay this type of cost again if you buy a new policy.
- Ask your tax advisor if dropping your policy could affect your income taxes.
- If you are older or your health has changed, premiums for the new policy will often be higher. You will not be able to buy a new policy if you are not insurable.
- You may have valuable rights and benefits in the policy you now have that are not in the new one.
- If the policy you have now no longer meets your needs, you may not have to replace it. You might be able to change your policy or add to it to get the coverage or benefits you now want.
- At least in the beginning, a policy may pay no benefits for some causes of death covered in the policy you have now.

In all cases, if you are thinking of buying a new policy, check with the agent or company that issued you the one you have now. When you bought your old policy, you may have seen an illustration of the benefits of your policy. Before replacing your policy, ask your agent or company for an updated illustration. Check to see how the policy has performed and what you might expect in the future, based on the amounts the company is paying now.

How Much Do You Need?

Here are some questions to ask yourself:

- How much of the family income do I provide? If I were to die early, how would my survivors, especially my children, get by? Does anyone else depend on me financially, such as a parent, grandparent, brother or sister?
- Do I have children for whom I'd like to set aside money to finish their education in the event of my death?
- How will my family pay final expenses and repay debts after my death?
- Do I have family members or organizations to whom I would like to leave money?
- Will there be estate taxes to pay after my death?
- How will inflation affect future needs?

As you figure out what you have to meet these needs, count the life insurance you have now, including any group insurance where you work or veteran's insurance. Don't forget Social Security and pension plan survivor's benefits. Add other assets you have: savings, investments, real estate and personal property. Which assets would your family sell or cash in to pay expenses after your death?

What Is the Right Kind of Life Insurance?

All policies are not the same. Some give coverage for your lifetime and others cover you for a specific number of years. Some build up cash values and others do not. Some policies combine different kinds of insurance, and others let you change from one kind of insurance to another. Some policies may offer other benefits while you are still living. Your choice should be based on your needs and what you can afford.

There are two basic types of life insurance: **term insurance** and **cash value insurance**. Term insurance generally has lower premiums in the early years, but does not build up cash values that you can use in the future. You may combine cash value life insurance with term insurance for the period of your greatest need for life insurance to replace income.

Term Insurance covers you for a term of one or more years. It pays a death benefit only if you die in that term. Term insurance generally offers the largest insurance protection for your premium dollar. It generally does not build up cash value.

You can renew most term insurance policies for one or more terms even if your health has changed. Each time you renew the policy for a new term, premiums may be higher. Ask what the premiums will be if you continue to renew the policy. Also ask if you will lose the right to renew the policy at some age. For a higher premium, some companies will give you the right to keep the policy in force for a guaranteed period at the same price each year. At the end of that time you may need to pass a physical examination to continue coverage, and premiums may increase.

You may be able to trade many term insurance policies for a cash value policy during a conversion period—even if you are not in good health. Premiums for the new policy will be higher than you have been paying for the term insurance.

Cash Value Life Insurance is a type of insurance where the premiums charged are higher at the beginning than they would be for the same amount of term insurance. The part of the premium that is not used for the cost of insurance is invested by the company and builds up a cash value that may be used in a variety of ways. You may borrow against a policy's cash value by taking a policy loan. If you don't pay back the loan and the interest on it, the amount you owe will be subtracted from the benefits when you die, or from the cash value if you stop paying premiums and take out the remaining cash value. You can also use your cash value to keep insurance protection for a limited time or to buy a reduced amount without having to pay more premiums. You also can use the cash value to increase your income in retirement or to help pay for needs such as a child's tuition without cancelling the



Combined Insurance Company of America U.S. Privacy Notice

FACTS

WHAT DOES COMBINED INSURANCE COMPANY OF AMERICA DO WITH YOUR PERSONAL INFORMATION?

Why?

Insurance companies choose how they share your personal information. Federal and state law gives consumers the right to limit some but not all sharing. Federal and state law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and payment history
- insurance claim history and medical information
- account transactions and credit scores

When you are no longer our customer, we continue to share information about you as described in this notice.

How?

All insurance companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons insurance companies can share their customers' personal information; the reasons Combined chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Combined share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies —	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

☎ Call 1-800-225-4500 — our menu will prompt you through your choices

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-225-4500 or go to www.combinedinsurance.com

What we do

How does Combined protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We restrict access to personal information to our employees, affiliates' employees, or others who need to know that information to service the account or to conduct our normal business operations.</p>
How does Combined collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • apply for insurance or pay insurance premiums • file an insurance claim or provide account information • give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your policy.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include the Combined Life Insurance Company of New York, and other financial companies.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include insurance companies and direct marketing companies.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include categories of companies such as insurance companies.</i>

Other important information

For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR, and VA only: Under state law, you have the right to see the personal information about you that we have on file. To see your information, write Combined Insurance, Attention: Privacy Officer, PO Box 6705, Scranton, PA 18505-0705. Combined may charge a reasonable fee to cover the costs of providing this information. If you think any of the information is wrong, you may write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement. If you want a full description of privacy rights that we will protect in accordance with the law in your home state, please contact us and we will provide it. We may disclose information to certain third parties, such as law enforcement officers, without your permission.

For California Residents Only: Your state law requires financial institutions to obtain your consent prior to sharing information about you with non-affiliated third parties while you are resident of California.

For Nevada Residents Only: We may contact our existing customers by telephone to offer additional insurance products that we believe may be of interest to you. Under state law, you have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, or for more information about your opt out rights, please contact our customer service department. You can reach us by **calling 1-800-225-4500**, emailing us at combinedinsurance.com, or writing to Combined Insurance, Attention: Privacy Officer, PO Box 6705, Scranton, PA 18505-0705. You are being provided this notice under Nevada state law. In addition to contacting Combined, Nevada residents can contact the Nevada Attorney General for more information about your opt out rights by calling 775-684-1100, emailing bcpinfo@ag.state.nv.us, or by writing to: Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection: 100 North Carson Street, Carson City, NV 89701.

For Vermont Residents Only: Under state law, we will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.