

**THE BENEFITS OF
PAYCHECK PROTECTION PLUS®**

Affordable Premiums				
Ages	Single Weekly Coverage	Single Annual Coverage*	Family Weekly Coverage	Family Annual Coverage*
18-40	\$3.00	\$143.00	\$4.50	\$214.50
41-50	\$3.50	\$166.83	\$5.00	\$238.33
51-60	\$4.25	\$202.58	\$5.75	\$274.08

* Multiply above annual premiums by .52 for semi-annual, .265 for quarterly and .091 for monthly pre-authorized check rates.

- ▲ Pays benefits regardless of other insurance you may have. Cash benefits paid directly to you, or to your beneficiaries or to someone designated by you.
- ▲ Covers accidents on or off the job anywhere in the world, 24 hours a day, 365 days a year.
- ▲ Premium rates can only change for the entire policy class, not for individual policies.
- ▲ Premiums can be paid automatically through payroll deductions or by monthly bank draft.
- ▲ Plan can be continued if you leave your present job.
- ▲ The policy is guaranteed renewable until age 65.
- ▲ If within 30 days of receipt of the policy you are not 100% satisfied, just return the policy and your premium will be refunded.

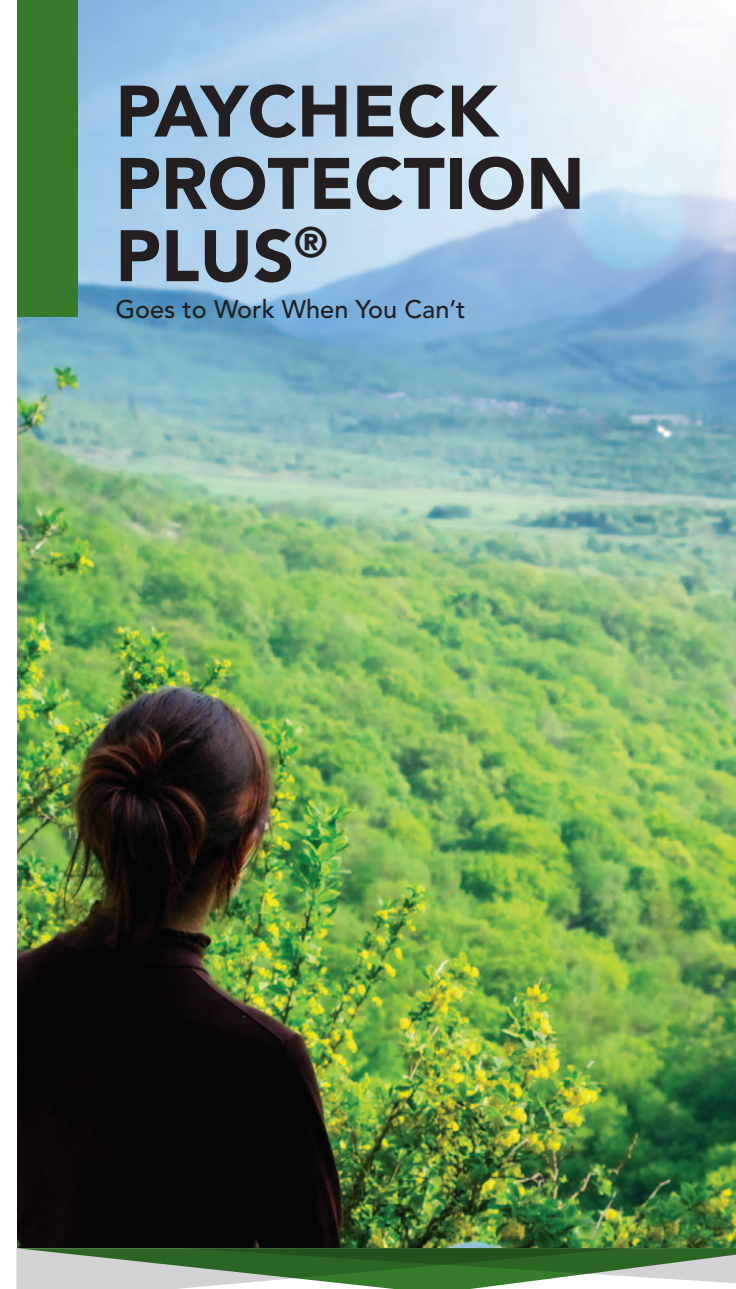
PAYCHECK PROTECTION PLUS® AT-A-GLANCE

TYPE OF ACCIDENT COVERAGE	BENEFITS FOR YOU		BENEFITS FOR SPOUSE AND CHILDREN
	Off the Job	On the Job	
Cash benefit for total disability: 8th day-12 months	\$500/mo	\$250/mo	—
Years 2-5	\$250/mo	\$125/mo	
Cash benefit for hospitalization due to accident 1st day-3 months	\$1,800/mo \$60/day	\$900/mo \$30/day	\$30/day
Cash benefit for medical treatment of accidental injury	Up to \$250	—	Up to \$250
Cash benefit for accidental loss of life	\$5,000	\$5,000	\$2,000
Common Carrier Death Benefit	\$10,000	\$10,000	\$4,000
Dismemberment:			
Loss of both eyes, or both hands, or both feet, or one hand and one foot	\$5,000	\$5,000	\$2,000
Loss of one hand, or one foot, or one eye	\$2,500	\$2,500	\$1,000

This illustration is necessarily brief and is not a contract or offer to contract. Figures and benefits are subject to the terms of the policy when issued.

This document contains a general summary of benefits, exclusions and limitations. Please refer to the policy for the actual terms and conditions that apply. In the event there are discrepancies with the information given in this document, the terms and conditions of the policy will govern. Policy form # AO-1297.

Products and services marketed under the Dearborn National™ brand and the star logo are underwritten and/or provided by Colorado Bankers Life Insurance Company® (Greenwood Village, CO), licensed in 48 states (excluding New York and Vermont where it is not licensed and does not solicit business), the District of Columbia and Guam. Product features and availability vary by state and are solely the responsibility of Colorado Bankers Life Insurance Company.



PAYCHECK PROTECTION PLUS®

Goes to Work When You Can't

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Strength. Independence. Solutions.

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WRK PPP-992R (01/10)



MONEY WHEN YOU NEED IT MOST

If you're like most American workers, your financial security, and your family's, depends on your paycheck. What would happen if you are hurt or lose your life in an accident and can't bring home that paycheck? The result could be financial tragedy. Accidents, unfortunately, happen every day – both on and off the job.



IN JUST ONE YEAR:

- ▲ Unintentional injuries continue to be the 5th leading cause of death.¹
- ▲ On the job, 3.5 million American workers suffered disabling injuries in 2007.¹
- ▲ In the home, there were 52,500 fatalities and 9.4 million disabling injuries in 2007.¹

Yet many American workers – perhaps you included – have no means of providing for themselves and their families if they are involved in an accident.

Paycheck Protection Plus[®] is a plan designed for workers like you². It is called Paycheck Protection Plus[®] because with it your income can continue after an accident even if your paycheck stops. Best of all, you won't have to pay any federal income taxes on benefits you receive from this policy.

Paycheck Protection Plus[®] combines many important accident benefits in one accident only policy, including protection on and off the job for total disability, hospitalization, medical treatment, death and dismemberment³.

LOOK AT ALL THE PROTECTION YOU'LL GET IN ONE SIMPLE POLICY

Protection for You²

Disability

Monthly income of \$500 for up to 12 months if you are accidentally hurt off the job or \$250 if hurt on the job. (This is in addition to amounts you receive from workers compensation and other insurance policies.) After 12 months of continuous disability, the monthly amount continues at 1/2 the original amount for up to an additional 48 months with a potential maximum payment of \$18,000 for non-job related disability. Benefits begin on the eighth day of total disability and can continue for five years.

Hospitalization

Monthly payments of \$1,800 for up to 3 months if you are accidentally hurt off the job and hospitalization is required; monthly payments of \$900 for up to 3 months if hurt on the job and require hospitalization. There's no waiting for this benefit — it's paid from the first day of hospitalization.

Medical Treatment

Cash benefit of up to \$250 for medical treatment of an accidental injury off the job.

Accidental Death

Cash benefit of \$5,000 for accidental death on or off the job. If you are riding in a commercial plane, bus, train, or other common carrier at the time of accidental death, the benefit is \$10,000.

Dismemberment

Cash benefit of \$5,000 for accidental loss, on or off the job, or both eyes, both feet, both hands, or one hand and one foot. Cash benefit of \$2,500 if an accident causes you to lose one hand, one foot, or one eye.

Optional Protection for Your Spouse⁴ and Children⁵

Hospitalization

Cash benefit of \$30 per day up to a maximum of 90 days if accidental injuries to your spouse or children require hospitalization.

Medical Treatment

Cash benefit of up to \$250 for medical treatment of an accidental injury.

Accidental Death

Cash benefit of \$2,000 for accidental death. If your spouse or children are riding in a commercial plane, bus, train, or other common carrier at the time of accidental death, the benefit is \$4,000.

Dismemberment

Cash benefit of \$2,000 for accidental loss of both hands, both feet, or one hand and one foot. Cash benefit of \$1,000 if an accident causes the loss of one hand, one foot, or one eye.

¹National Safety Council. Highlights from Injury Facts, 2009 Edition.

²This is a general summary of benefits. Consult the policy for details, exclusions and limitations.

³Exclusions: The policy does not cover any injury or loss caused by: (1) suicide or any attempt thereof; (2) bacterial infections, except pyogenic; (3) intentionally self-inflicted injury; (4) war; (5) military service; (6) operating any vehicle in a race or speed test. This policy also excludes infirmities, sickness, or disease. For detailed exclusions, please refer to the policy provisions.

⁴Spouse must be under age 65 at the time the policy is issued.

⁵Dependent children are unmarried children under age 21 (age 23 if a full-time student). Future children and legally adopted children under age 21 are also eligible. Any dependent child who is mentally or physically handicapped will not lose protection because of age.

