

THE TIMBER RIDGE SERIES® CRITICAL ILLNESS INSURANCE



THE RIGHT PRODUCT FOR
TODAY'S NEEDS . . . THE
RIGHT PRODUCT FOR THE
FUTURE.



Worksite & Individual Solutions

FINANCIAL STRENGTH

- CBL holds an A (Excellent) Rating by A.M. Best.
- PFC/CBL is a LIFE AND FINANCIAL SERVICE subsidiary of Health Care Service Corporation (HCSC).
- HCSC is a mutual legal reserve company that conducts business as Blue Cross Blue Shield of Illinois, Texas, Oklahoma, New Mexico & Montana.



Worksite & Individual Solutions

CBS Insurance

“We work for you”

Jim Jordan, Jr.
J. R. Jordan

P.O. Box 50145
Phoenix, AZ 85076
1-888-455-7462
www.cbsinsurance.net



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THE TIMBER RIDGE SERIES®

Ten-year term life insurance with a critical condition accelerated benefit rider

- A life insurance plan with a critical illness rider, which pays the face amount of the policy if you die but may also pay the same amount if you suffer a covered critical illness and live.*
- A ten-year level renewable to age 70 and convertible to age 65 term life insurance with critical condition accelerated benefit rider.
- Up to \$250,000 of coverage available with simplified issue underwriting
- Coverage available for you only, you and your spouse only, or you, your spouse and your children up to age 21
- Immediate death benefit coverage
- The possibility of surviving a critical illness before age 65 is almost twice as great as dying.

*Covered conditions and percentages of benefits payable vary by state.



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Covered Conditions

100% benefit payable upon diagnosis* (on or after 30th day coverage becomes effective) of the following covered conditions:

- Heart attack
- Cancer
- Stroke
- Major organ transplant
- Terminal illness

Some exclusions and exceptions apply. Benefits may differ or not be available in some states, your agent will explain the benefits available in your state.

Partial Benefits paid out are deducted from the policy face amount.

The policy may continue in force at the adjusted Face Amount and reduced insurance premium.

- Except suicide during the first two years, Missouri 3 years, North Dakota and Colorado 1 year. The policy terminates after a full benefit is paid out. Covered conditions and percentages of benefits payable vary by state. Covered conditions are defined in the policy. The summary contained in this piece is only an overview of the actual definitions. The actual policy definitions should be consulted and will control.

** Not available in all states.

*If CBL approves the application and the first premium is paid, or the payroll deduction is authorized, term life insurance coverage (death benefits only) will begin as of the date the application is signed.

*Waiting periods may vary by state.



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Covered Conditions

100% benefit payable upon diagnosis* (on or after 30th day coverage becomes effective) of the following covered conditions:

- Advanced Alzheimer's Disease**
- Paralysis**
- Loss of independent living



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Covered Conditions

100% benefit payable upon diagnosis* (on or after 30th day coverage becomes effective) of the following covered conditions:

- Loss of limbs
- Major burns
- Renal Failure
- Death from any cause



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Covered Conditions

Percentage of benefits payable upon diagnosis* (on or after 30th day coverage becomes effective) of the following covered conditions:

25%:

- Coronary bypass surgery
- Heart valve replacement/repair surgery
- Aortic surgery

10%:

- Angioplasty

“Approximately 780,000 people suffer strokes each year.”



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Critical Condition Family Rider

- 10-year renewable life rider
- Convertible to \$10,000 term life insurance with critical illness benefits
- All children can be covered for \$5,000 of 10-year term life insurance with critical illness benefits

“Since 2001, coverage premium for family coverage has increased 113%.”

* Covered conditions and percentages of benefits payable vary by state. Covered conditions are defined in the policy. The summary contained in this piece is only an overview of the actual definitions. The actual policy definitions should be consulted and will control.



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PROTECT YOUR LIFESTYLE MARKET NICHES

- Existing Clients
- Disability Supplement
- Family Protection
- House spouses
- Self-Employed
- College Funding



PROTECT YOUR LIFESTYLE MARKET NICHES



- Membership Add on
- Mortgage Protection
- Buy/Sell
- Health Insurance
- Singles
- Payroll

BANKRUPTCIES DUE TO CRITICAL ILLNESS¹

- 50.35% of personal bankruptcies are caused by illness or medical debts
- 2 million Americans are estimated to have medical-caused bankruptcies each year
- 75.7% of debtors that had medical bankruptcies also had health insurance at the time of filing
- \$13,460 was the average out-of-pocket medical expenses covering co-pays, deductibles and uncovered health services for bankruptcy filers

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DEARBORN NATIONAL HIGHLIGHTS

- Daily Pay
- High Issue Rate
- 6 & 9 Month Advances Available
- 1 page simplified issue application
- Policy issue in 1-3 business days
- Continuous credit card payments with online applications



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WHY YOU NEED CRITICAL ILLNESS BENEFITS:

- Home Health Care
- Cost of Care Givers
- Lost Income of Self/Spouse
- Daily Living Expenses
- Co-Pays & Deductibles
- Experimental Treatments
- Housekeeping or Child Care expenses
- Maintenance of your Family's Quality of Life
- Travel/lodging for treatment(s)

“50.5% of personal bankruptcies are caused by illness or medical debt.” **Harvard University.**



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HOW TO GET STARTED ONLINE

- Complete your Licensing Packet
(Contact your GA for Licensing & Contracting Information)
- Sign up for your website at:
www.cbsinsurance.virtualinsurance.net/signup



THE TIMBER RIDGE SERIES PREMIUMS

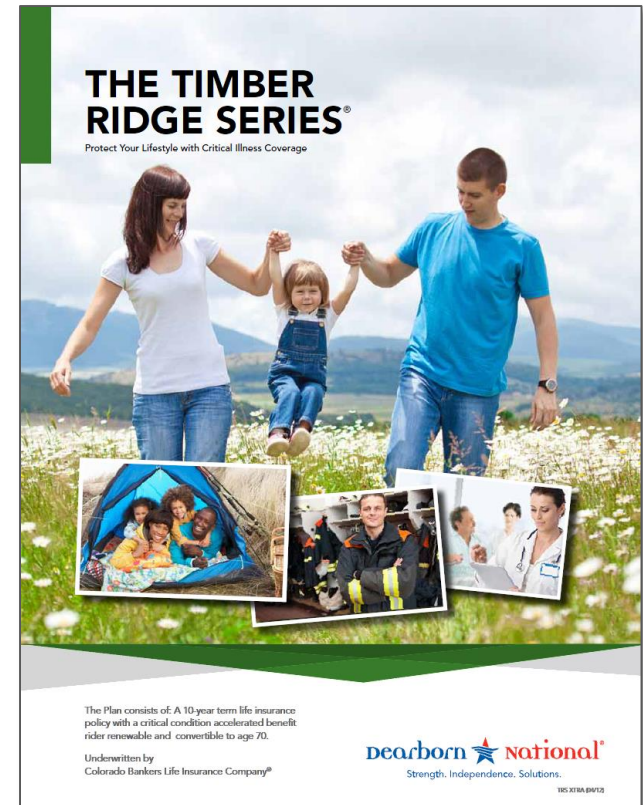
Premium rates vary by gender and tobacco class only. Tobacco class is based on use of any tobacco product in the past 12 months.



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TIMBER RIDGE BROCHURES

- Consumer Brochures
- Miscellaneous Consumer Brochures
- (page 70 from TRS manual)



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PROTECT YOUR LIFESTYLE WITH THE TIMBER RIDGE SERIES



... Because a check is better
than a Get Well Card.