

PROTECT YOUR LIFESTYLE **THE TIMBER RIDGE SERIES®**

Critical Illness Insurance Plans



Underwritten by
Colorado Bankers Life Insurance Company®

dearborn  national®
Strength. Independence. Solutions.

For use in Florida only.
WRK TRS-LSP-FL (12/12)

What is Critical Illness Coverage and how does this plan work?

The Timber Ridge Series® is term life insurance that is designed to pay death benefits upon your death while the policy remains in force and to pay living benefits upon the first ever diagnosis of one of the covered conditions listed below, made on or after the 30th day (60th day for cancer) after the policy effective date, regardless of additional treatment, actual expenses or other coverage. The amount of the death benefit available under the coverage after a living benefit has been paid, is reduced by the living benefit payment made. If 100% of the face amount is paid out as a living benefit, the policy and all coverage will end. Only one living benefit payout may be made under the policy for each benefit and for each insured person.

The Timber Ridge Series is designed to pay, as a lump sum, the percentage of your term life insurance death benefit listed below if you are first ever diagnosed with one of the following covered conditions¹ on or after the 30th day (60th day for cancer) coverage becomes effective:

Cancer (Life Threatening)	100%
Heart Attack	100%
Stroke	100%
Renal Failure	100%
Major Organ Transplant	100%
Terminal Illness	100%
Total Disability (Sickness or Accident)	100%*
Major Heart Surgery	25%
Angioplasty	10%

Death from any cause is a 100% benefit.
(Except suicide during the first two years.)

**APPROXIMATELY
1.2 MILLION PEOPLE
SUFFER HEART ATTACKS EACH YEAR.²**

*We will pay an Annual Benefit for Total Disability. The Annual Benefit is 10% of the current Death Benefit of the Policy as of the date the first payment is made for this benefit. We will pay the Annual Benefit for five years, followed a year later by a final payment equal to the remaining Death Benefit of the Policy at that time. All payments after the first payment are payable on the anniversaries of the Eligibility Date. Payments will only be made if the Insured continues to qualify under the Total Disability Covered Condition. To be eligible for this benefit the Insured must be deemed continuously disabled for 12 months from performing the material and substantial duties of his/her regular occupation. After the first 12 months of a disability, the Insured is considered totally disabled if he/she is unable to perform any work or occupation for which he/she is reasonably qualified or trained.

PAYS IN ADDITION TO ANY OTHER INSURANCE YOU HAVE!

¹ Covered conditions are defined in the policy. The summary contained in this piece is only an overview of the actual policy definitions, which should be consulted and will control.

² Source: American Heart Association, *Heart Disease and Stroke Statistics-2011 Update*.



WHY CRITICAL ILLNESS COVERAGE?

Almost everyone knows someone who has experienced a critical illness of some kind... and survived physically. The Timber Ridge Series is designed to help people through the financial challenges associated with survival.

Critical illnesses are real:

- Each year approximately 795,000 Americans suffer a stroke (one every 40 seconds, on average).²
- Over 1.6 million new cancer cases were estimated for diagnosis in 2012.³

ISN'T A CHECK BETTER THAN A GET WELL CARD?

Living benefits are paid directly to you. You choose how to spend the benefit at a time when you and your family may need extra cash the most. For example:

- Home Healthcare
- Cost of Caregivers
- Lost Income of Self or Spouse
- Daily Living Expenses
- Co-pays and Deductibles
- Non-covered "Experimental" Treatments
- Housekeeping or Childcare Expenses
- Maintenance of Your Family's Quality of Life

SURVIVAL RATES ARE UP

Advanced medical technology is allowing many more people to survive critical illnesses that would have been fatal in the past:

- Between 1997-2007, the death rate declined 27.8% from heart attacks and 14.7% from strokes.³
- More than 6 million U.S. stroke survivors are alive today.⁴
- The possibility of surviving a critical illness before age 65 is almost twice as great as dying.⁵

TAX TREATMENT OF LIVING BENEFIT

Unlike a death benefit, accelerated living benefits may be taxable. You should consult with a tax advisor as to the taxability of any living benefit you receive.

DETAILS OF THE PLAN

Coverage Reduction and Termination

Termination of the life insurance policy will terminate living benefits. The payment of less than a 100% living benefit will reduce the life insurance available under the policy by the amount of the benefit and will also reduce the benefits available in the event of total disability or critical illness in the future. The premium will be adjusted to reflect the reduction in the policy benefit.

Renewable and Convertible

The life insurance policy is a 10-year term policy renewable each tenth year to age 70 and convertible to age 65; this plan ends when you reach age 70. Every ten years at renewal, the amount of premium will increase and coverage will remain the same, or the premium will remain the same and coverage will decrease (by your electing to keep the premium unchanged). Coverage for the Critical Condition Accelerated Benefit Rider under this policy does not renew each 10 years, but can be converted without proof of insurability to any Critical Condition Accelerated Benefit Rider then offered by us. The new rider will be attached to the same policy to which the original rider was attached. The benefits payable under the new rider will be based on the death benefit of the policy.

Additional Benefit Rider (Optional)

With the payment of the required premium and approval by the home office, this rider provides decreasing term life insurance on the spouse or insured and level term life insurance on the children (any child, stepchild or legally adopted child of the insured between the ages of 14 days and age 18 as of the effective date of the policy). Benefits for children continue to age 22 or the policy anniversary on which the primary insured reaches age 65. Spouse coverage terminates at age 65.

³ Source: American Cancer Society, *Cancer Facts & Figures, 2012*.

⁴ Source: National Stroke Association, www.stroke.org

⁵ Source: National Center for Health Statistics.

COVERED CONDITIONS & DEFINITIONS¹

Life-Threatening Cancer — The manifestation of a malignant tumor (a tumor which is not encapsulated and has properties to infiltrate and cause metastasis) including leukemia and Hodgkin's Disease (except Stage 1 of Hodgkin's Disease). The disease must be supported by histological evidence of malignancy.

Heart Attack — Death of a portion of the heart muscle (myocardium) resulting from blockage of one or more coronary arteries.

Stroke — Any acute cerebral vascular accident producing neurological impairment and resulting in paralysis or other measurable objective neurological deficit persisting for at least 30 days.

Renal Failure — End stage renal failure presenting as chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis is instituted or renal transplantation is carried out.

Major Organ Transplant — The actual undergoing of transplantation of heart, lung, liver or bone marrow, but not as the donor.

Terminal Illness — Advanced or rapidly progressing incurable disabling terminal illness where, based on our investigation, the life expectancy is no greater than twelve (12) months.

Total Disability — To be eligible for this benefit the Insured must be deemed continuously disabled for 12 months

from performing the material and substantial duties of his/her regular occupation. After the first 12 months of a disability, the Insured is considered totally disabled if he/she is unable to perform any work or occupation for which he/she is reasonably qualified or trained.

Major Heart Surgery — Limited to the following procedures:

Coronary By-Pass Surgery — The actual undergoing of coronary by-pass surgery (either saphenous vein or internal mammary graft) following an unequivocal recommendation by a consultant cardiologist for the treatment of coronary disease.

Heart Valve Replacement — The actual undergoing of the total replacement of one or more heart valves for the treatment of disease. Heart valve repair and valvotomy are specifically excluded.

Aorta Surgery — The actual undergoing of surgery for disease of the aorta needing excision and surgical replacement of the diseased aorta with a graft. For the purposes of this definition, aorta means the thoracic and abdominal aorta but not its branches.

Angioplasty — The actual undergoing of angioplasty, arthrectomy or laser treatment for coronary artery disease, which cannot be adequately controlled by medical therapy, following an unequivocal recommendation by a consultant cardiologist. Angiographic evidence of the underlying disease must be provided.

If Colorado Bankers Life Insurance Company® approves your application and you have paid the premium or authorized payroll deduction, term life insurance coverage (death benefits only) will begin as of the date you signed the application.

This brochure provides highlights only. Your policy will provide a full explanation of benefits, limitations, exclusions and other features of this coverage. This brochure is for use in Florida only. Policy form series RCT 398; riders CCR 398 and WRK CCFR (01/10).

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