

LifeStyle Protector



**A living
benefits
insurance
policy. . .
A Plan
to Live By**

LifeStyle Protector[†] will pay as a lump sum, the percentage of your term life insurance benefit if you are first diagnosed with one of the following:

- 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.)*

Pays in addition to any other insurance you have!

**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 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 regular occupation. After the first 12 months of a disability, the Insured is considered totally disabled if he is unable to perform any work or occupation for which he is reasonably qualified or trained.*

[†]*Some exclusions and exceptions apply. This brochure is for use in Florida only.*

*Colorado Bankers Life Insurance Company is licensed in
48 states (except New York & Vermont) and the District of Columbia.*

What is Critical Illness Coverage?

LifeStyle Protector is Term Life Insurance that pays Living Benefits to an individual upon the diagnosis of a critical illness regardless of treatment, actual expenses or other coverage. Living Benefit payments are from all or part of the Life Insurance face amount and are for covered conditions diagnosed at least 30 days after the policy effective date (60 days for cancer).

Why Critical Illness Coverage?

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

Critical Illnesses are real. Each year in America:

- Approximately 1.1 million people suffer heart attacks. *(Source: American Heart Association, Heart and Stroke Statistical Update, 2002.)*
- Over half a million people suffer strokes. *(Source: American Heart Association, Heart and Stroke Statistical Update, 2002.)*
- Over 1.2 million new cancer cases were estimated for diagnosis in 2001. *(Source: American Cancer Society, Cancer Facts & Figures, 2002.)*

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 1989 and 1999, the death rate declined approximately 24% for heart attacks and almost 13% for strokes. *(Source: American Heart Association, Heart and Stroke Statistical Update, 2002.)*
- About 4,600,000 stroke survivors are alive today. *(Source: American Heart Association, Heart and Stroke Statistical Update, 2002.)*
- The possibility of surviving a critical illness before age 65 is almost twice as great as dying. *(Source: National Center for Health Statistics.)*

Wouldn't a Check Be 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 Health Care
- Cost of Care Givers
- Lost Income of Self or Spouse
- Daily Living Expenses
- Co-pays and Deductibles
- Non-covered "Experimental" Treatments
- Housekeeping or Child Care Expenses
- Maintenance of Your Family's Quality of Life

Tax Treatment of Accelerated Living Benefit

Unlike a Death Benefit, Living Benefits may be taxable. You should consult with a tax advisor as to the taxability of any Living Benefit you receive.

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 Florida Rider (CCR-398-FL) 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 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 insured reaches age 65. Spouse coverage terminates at age 65.

Covered Conditions & Definitions

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 I of Hodgkin's Disease). The disease must be supported by historical 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 regular occupation. After the first 12 months

of a disability, the Insured is considered totally disabled if he is unable to perform any work or occupation for which he 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, arthroscopy 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 CBL 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.

Other eligible covered conditions must be first diagnosed at least 30 days (60 days for cancer) after the policy effective date shown on the policy specification page.

This brochure provides highlights only. Your policy will provide a full explanation of benefits, limitations, exclusions and other features of this coverage.

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