



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. We issue this Certificate to You as evidence of Your insurance under The Policy. This Certificate summarizes and explains the parts of The Policy that apply to You. You may view The Policy at the Policyholder's office during normal business hours.

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.

READ THIS CERTIFICATE CAREFULLY.

RIGHT TO EXAMINE CERTIFICATE: WE WANT THE CERTIFICATEHOLDER TO BE SATISFIED WITH HIS/HER COVERAGE UNDER THE POLICY. THE CERTIFICATEHOLDER MAY, WITHIN 30 DAYS AFTER THE CERTIFICATE IS DELIVERED, RETURN THE CERTIFICATE TO OUR ADMINISTRATIVE OFFICE, BY REGULAR MAIL OR OTHER DELIVERY METHODS AND WILL RECEIVE A FULL REFUND OF ANY PREMIUMS THAT HAVE BEEN PAID. ONCE RETURNED, THE COVERAGE WILL BE VOID FROM ITS BEGINNING AND ALL PARTIES SHALL BE IN THE SAME POSITION AS IF A CERTIFICATE HAD NOT BEEN ISSUED.

Policyholder: Case Name

Policy Number: XYZ-LBT

Policy Effective Date: July 1, 2018

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

Kevin Goulding, President

Rebecca L. Collins Secretary

Home Office

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Any Riders, Endorsements, and enrollment data including a copy of the Enrollment Form for Coverage, follow Page 12

SAMPLE

CERTIFICATE SCHEDULE
LIFETIME BENEFIT TERM INSURANCE

INSURED:	WILLIAM DOE	EXPIRY DATE:	MAR 01, 2087
CERTIFICATEHOLDER:	MARY DOE	FACE AMOUNT:	50,000
ISSUE AGE:	35 MALE	GUARANTEED DEATH BENEFIT TO AGE 70:	50,000
RATE CLASS:	NON-TOBACCO	REDUCED GUARANTEED DEATH BENEFIT AFTER AGE 70:	25,000
DATE OF ISSUE:	MAR 01, 2001	VESTING PERIOD:	10 YEARS
COVERAGE DATE:	MAR 01, 2001		
CERTIFICATE NUMBER:	VC000001		

BENEFICIARY: AS STATED IN THE APPLICATION OR AS SUBSEQUENTLY CHANGED

CURRENT: ANNUAL PREMIUM \$430.50 PLANNED PERIODIC PREMIUM: \$35.87 (MONTHLY)

PREMIUMS ARE PAYABLE TO AGE 100.

CERTIFICATE SCHEDULE CONTINUED
CERTIFICATE NUMBER: VC000001
RIDERS

BENEFIT: ACCELERATED DEATH BENEFIT FOR LONG TERM CARE RIDER

AMOUNT: MONTHLY BENEFIT FOR FACILITY CARE,
HOME CARE OR COMMUNITY BASED SERVICES - Greater of \$50 per day or 4% of the
Face Amount of the Certificate as of the first of the month following the date the Insured
becomes eligible for this benefit.

MAXIMUM LIFETIME BENEFIT: \$100,000

ANNUAL PREMIUM: \$27.50

COVERAGE DATE: MAR 01, 2001

ELIMINATION PERIOD: 90 Days

BENEFIT: EXTENSION OF BENEFITS RIDER

AMOUNT: Multiple of Current Death Benefit - 2

ANNUAL PREMIUM: \$43.50

COVERAGE DATE: MAR 01, 2001

CERTIFICATE SCHEDULE CONTINUED
SCHEDULE OF GUARANTEED VALUES

CERTIFICATE NUMBER: VC000001

CERTIFICATE YEAR	ATTAINED AGE	ANNUAL PREMIUM (INCLUDES RIDERS)	DECREASING TERM DEATH BENEFIT**	PAID-UP TERM DEATH BENEFIT**	GUARANTEED DEATH BENEFIT**
1	35	\$430.50	\$50,000	-	\$50,000
2	36	\$430.50	\$50,000	-	\$50,000
3	37	\$430.50	\$49,834	-	\$50,000
4	38	\$430.50	\$49,672	-	\$50,000
5	39	\$430.50	\$49,513	-	\$50,000
6	40	\$430.50	\$49,357	-	\$50,000
7	41	\$430.50	\$48,743	-	\$50,000
8	42	\$430.50	\$48,141	-	\$50,000
9	43	\$430.50	\$47,549	-	\$50,000
10	44	\$430.50	\$46,968	-	\$50,000
15	49	\$430.50	\$44,214	\$5,786	\$50,000
20	54	\$430.50	\$41,691	\$8,309	\$50,000
25	59	\$430.50	\$39,370	\$10,630	\$50,000
30	64	\$430.50	\$37,226	\$12,774	\$50,000
35	69	\$430.50	\$35,233	\$14,767	\$50,000
40	74	\$430.50	\$8,371	\$16,629	\$25,000
45	79	\$430.50	\$6,618	\$18,382	\$25,000
50	84	\$430.50	\$4,955	\$20,045	\$25,000
55	89	\$430.50	\$3,359	\$21,641	\$25,000
60	94	\$430.50	\$1,812	\$23,188	\$25,000
65	99	\$430.50	\$299	\$24,701	\$25,000
66-86	100-120	\$0.00	\$0	\$25,000	\$25,000

**BEGINNING OF YEAR COVERAGE VALUES ARE SHOWN. THE ABOVE CALCULATIONS ASSUME THAT PREMIUMS ARE PAID ANNUALLY AND THAT DEATH BENEFITS ARE PAYABLE UNIFORMLY THROUGHOUT THE COVERAGE YEAR

THE PORTION OF THE ANNUAL PREMIUM USED TO PURCHASE PAID-UP INSURANCE IS \$282.56.
THE PREMIUM LOADS USED FOR CALCULATING THE PAID UP TERM DEATH BENEFIT IS 100% FOR COVERAGE YEAR 1, 75% FOR COVERAGE YEARS 2 –5 AND 0% FOR SUBSEQUENT COVERAGE YEARS.

THE ABOVE VALUES ARE DETERMINED ACCORDING TO THE POLICY COVERAGE VALUES SECTION. VALUES ARE BASED ON THE 2001 CSO ULTIMATE, COMMISSIONERS STANDARD ORDINARY MORTALITY TABLE, UNISEX 50% MALE/50%FEMALE, SMOKER/NONSMOKER AT 2% INTEREST. WE WILL FURNISH ANY VALUES NOT SHOWN ABOVE UPON REQUEST. THE METHOD OF COMPUTATION OF COVERAGE VALUES HAS BEEN FILED WITH THE INSURANCE SUPERVISORY OFFICIAL IN THE STATE WHERE THE POLICY IS DELIVERED.

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 three (3) 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. The Certificateholder is shown in the Certificate Schedule.

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 Date is shown in the Certificate Schedule.

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. The Date of Issue is shown in the Certificate Schedule.

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.

Domestic Partner/Civil Union means a registered domestic partner with the California Secretary of State or registered in another state, or a partner to a civil union.

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.

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 or Child of Domestic Partner, 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 Schedule.

Face Amount is the amount of insurance on which premium calculations are made. The Face Amount is shown in the Certificate Schedule.

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 Schedule.

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 Schedule.

Insured is the person whose life is insured under The Policy. The Insured is shown in the Certificate Schedule.

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. The Insured's Issue Age is shown on the Certificate Schedule.

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 on page 1.

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

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, as defined in the individual Certificates. 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 60 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.

Portability Privilege

We will provide portability Coverage subject to these provisions.

Such Coverage 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.

No portability Coverage will be provided if Your Coverage terminated due to failure to pay premium.

Misstatement of Age or Tobacco Usage

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

Suicide Exclusion

If the Insured commits suicide 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 the 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 must be received at Our Administrative Office. Such request should include the name of the prior Certificateholder or Beneficiary, the name and address of the new Certificateholder or Beneficiary and the social security number of the new Certificateholder or Beneficiary. The request should be signed and dated by the prior Certificateholder and any assignee or irrevocable beneficiary. 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 the expiration of the applicable statute of limitations 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. The amount and frequency of premium payments are shown in the Certificate Schedule.

Grace Period

You have a grace period of 60 days from each premium due date, except the first, in which to pay the premium then due. Coverage will continue during the grace period. You are liable for the premium due during the grace period.

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 proof that the Insured is still insurable based on current company underwriting guidelines-. 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. Given the variability of these factors, the Guaranteed Death Benefit, Deferred Paid-Up Term Death Benefits and One Year Term Insurance for a given Insured are only illustrated in the Certificate Schedule and Illustration issued to You. 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 Benefits and Periods are shown in the Certificate Schedule.

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 Schedule.

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. This premium is shown on the Certificate Schedule. During the Vesting Period, the premium loads shown in the Certificate Schedule reduce this level portion of the premium. The table of Guaranteed Paid-Up Term Death Benefits is shown in the Certificate Schedule.

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 as shown in the Certificate Schedule.

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. If payment is delayed for 30 days or more, We will pay interest at a rate of at least 2.5% a year on the amount We owe. The Proceeds

are subject to any adjustments provided in the Misstatement of Age or Tobacco Usage, 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 shown on the Certificate Schedule. 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.

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 in cash 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

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SAMPLE

DEPENDENT CHILD RIDER

RIDER PART OF COVERAGE: This Rider is part of Your Coverage provided in response to Your enrollment form 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.

COVERAGE AND EXPIRY DATES: The Coverage and Expiry Dates 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.

DEPENDENT CHILD means a person who is:

1. The Insured's newborn child; or
2. The Insured's unmarried natural child, legally adopted child, child in the waiting period prior to finalization of adoption by the Insured, stepchild, or child of Domestic Partner, under age 26; or
3. The Insured's unmarried grandchild under age 26 who is a dependent for federal income tax purposes.

BENEFIT: If we receive proof at Our Administrative Office that a Dependent Child has died after the age of 15 days and before his or her 26th birthday, and while this Rider is in force, then we will pay the Beneficiary the Death Benefit Amount shown on the Certificate Schedule or Endorsement. The Death Benefit Amount applies to each Dependent Child.

REINSTATEMENT: This Rider may be reinstated upon reinstatement of the Coverage if you provide proof, for each Dependent Child, that they are still insurable based on current company underwriting guidelines within 15 days of the reinstatement of the Coverage. The death of a Dependent Child before the date of the reinstatement or receipt of proof of insurability with respect to a Dependent child shall not preclude the reinstatement of the Coverage and this Benefit on the lives of those for whom the proof of insurability is received.

BENEFICIARY: The Certificateholder is the Beneficiary, if living. If the Certificateholder is not living, the Certificateholder's spouse shall be the Beneficiary. If the Certificateholder's spouse is not living (or if the Certificateholder does not have a spouse), the child's legal guardian or the adult(s) who We determine have assumed custody of the child shall be the Beneficiary.

CONTESTABILITY: The Contestability provision applies to each Dependent Child under this Rider. We will not contest this Rider two years from the Date of Issue of this Rider. This Contestability provision also applies to any reinstatement of the Rider as regards to statements made in the application for reinstatement.

SUICIDE: If an Insured dies under this Rider by suicide within two years from the Date of Issue, we will return the premiums paid for this Rider.

CONVERSION: You may convert the Coverage of a Dependent child within 30 days of the earlier of the Dependent Child's 26th birthday or the Anniversary of the Date of Issue which is on or next following the Insured's 75th birthday. We must receive written application and the first premium for the new Coverage while the Dependent Child is alive and still Insured under this Rider.

The Conversion may be to the same plan as the original Certificate to which this Rider is attached, or to another plan.

The face amount of the new coverage will be no more than five times the Benefit Amount payable under this Rider for the Dependent child, but no less than \$5,000.

Premium for the new coverage will be based on the age, gender and rate class of the Dependent Child on the Date of Issue of the new coverage.

There will be no Evidence Of Insurability required for the conversion. However, if additional Riders are requested on the new policy, the Dependent Child must provide proof that the Insured is still insurable based on current company underwriting guidelines.. Coverage for any Dependent Child under this Rider terminates upon Conversion of that Dependent Child.

DEPENDENT CHILD RIDER

Continued from previous page.

PAID-UP INSURANCE: We will convert each Dependent Child's Coverage then in force to paid-up term insurance at the death of the Insured if:

- the Insured dies before the Expiry Date of this Rider; and
- this Certificate and Rider are in force.

The paid-up insurance will have no surrender Value or Loan Value and will automatically terminate on the earlier of:

- the Dependent Child's 26th birthday; or
- the Expiry Date of this Rider.

Paid-up insurance on any Dependent Child will not be contested after insurance has been in force, during the lifetime of that Dependent Child, for two years. The two years includes the period that such Dependent Child's Coverage was in force under this Rider prior to the date the paid-up insurance becomes effective. The Dependent Child will be the Owner of the paid-up insurance if he or she has reached the age of majority at the death of the Insured. Otherwise, the legal guardian of the Dependent Child will be the Owner.

RIDER TERMINATION: This Rider ends automatically

- a. On the Expiry Date of this Rider, as shown on the Certificate Schedule or Endorsement; or
- b. When the Coverage matures; or
- c. When the Coverage terminates for any reason; or
- d. The Certificate anniversary on which the Insured is age 75; or
- e. At the end of the 60 day Grace Period for an unpaid premium; or
- f. When there are no longer any Dependent Children covered under this Rider.

COMBINED INSURANCE COMPANY OF AMERICA



{Kevin Goulding, President}



{Rebecca L. Collins Secretary}

Home Office

{Combined Insurance Company of America
111 East Wacker Drive, Suite 700
Chicago, IL 60601}

Administrative Office

{Combined Insurance Company of America
17 Church Street
Keene, NH 03431}

WAIVER OF PREMIUM RIDER

RIDER PART OF COVERAGE: This Rider is part of Your Coverage provided in response to Your enrollment form 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.

TOTAL DISABILITY: (A) During the first 24 months of total disability, the Insured is unable to perform with reasonable continuity the substantial and material duties of his or her job due to sickness or bodily injury. (B) After the first 24 months of total disability, the Insured, due to sickness or bodily injury, is unable to engage with reasonable continuity in any other job in which he or she could reasonably be expected to perform satisfactorily in light of his or her age, education, training, experience, station in life, or physical and mental capacity..

OCCUPATION: Any occupation for which the Insured may qualify by reason of education, training, or experience.

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

BENEFIT: Subject to this Rider's provisions, We will:

- Waive future premiums at the payment frequency in effect at the start of Total Disability and which fall due while Total Disability continues; and
- Refund any premiums which were due and were paid since the start of Total Disability. Notice of claim must be provided within 20 days of the occurrence, or as soon as is reasonably possible.

BENEFIT REQUIREMENTS: Total Disability of the Insured must:

- Begin while this Rider is in effect.
- Begin before the Certificate anniversary on which the Insured is age 60.
- Be continuous for at least a 6 month period.

While Total Disability continues, the frequency of premium payments may not be changed.

BENEFIT LIMITATIONS: No premiums will be waived for any disability which results from any of the following:

- Condition or loss caused or substantially contributed to by any attempt at suicide or intentionally self-inflicted injury, while sane or insane.
- Condition or loss caused or substantially contributed to by war or an act of war, as defined in the exclusion provisions of the contract.
- Condition or loss caused or substantially contributed to by active participation in a riot, insurrection, or terrorist activity.
- Condition or loss caused or substantially contributed to by committing or attempting to commit a felony.
- Condition or loss caused or substantially contributed to by voluntary intake of either:
 - (A) Any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions.
 - (B) Poison, gas, or fumes, unless they are the direct result of an occupational accident.
- Condition or loss in consequence of the insured being intoxicated, as defined by the jurisdiction where the condition or loss occurred.
- Condition or loss caused or substantially contributed to by engaging in an illegal occupation.

NOTICE OF CLAIM: Written notice of claim must be submitted to Us no later than 20 days after an occurrence covered by this Rider, or commencement of any loss covered by this Rider, or as soon after the due date as is reasonably possible. Notice given by or on behalf of the Insured or the beneficiary, as applicable, to Us at Our address or telephone number, or to any agent authorized by Us, with information sufficient to identify the Insured, shall be deemed notice to Us.

CLAIM FORMS: Upon receipt of a notice of claim, We will furnish to the claimant those forms as are usually furnished by Us for filing a proof of loss. If We do not furnish the forms within 15 days after giving notice, the claimant shall be deemed to have complied with the requirements of the Accidental Death Benefit Rider as to proof of loss upon submitting, within the time fixed by such Rider for filing proof of loss, written proof covering the character and the extent of the occurrence or loss.

PROOF OF LOSS: You must provide written proof of loss no less than 90 days after the termination of the period for We are liable, and, in the case of claim for any loss, within 90 days after the date of the loss. Failure to furnish proof within the time required shall not invalidate or reduce the claim if it was not reasonably possible to give proof within the time, provided proof is furnished as soon as reasonably possible and, except in the absence of legal capacity, no later than one year from the time proof is otherwise required.

PROOF OF CONTINUANCE OF TOTAL DISABILITY: The Insured, at reasonable intervals, must furnish Us with proof of continuance of Total Disability. We have the right to require examinations of the Insured by physicians of Our choice and paid by Us. After Total Disability has continued for 2 years, We will not require proof more often than once each year.

ENTIRE CONTRACT; CHANGES: The contract, supplemental contract, and any papers attached thereto by Us, including the application if attached, constitute the entire insurance or contract. No agent has the authority to change the contract or to waive any of its provisions.

REINSTATEMENT: Reinstatement of this Rider shall be on the same or more favorable terms as reinstatement of the underlying life insurance policy. Following reinstatement, You and We shall have the same rights under reinstatement as You and We had under this Rider immediately before the due date of the defaulted premium, subject to any provisions endorsed in the rider or attached to the rider in connection with the reinstatement.

INCONTESTABILITY: We will not contest this Rider after it has been in force during the lifetime of the Insured for two years from its date of issue. This Rider may only be contested based on a statement made in the application for such Rider, if the statement is attached to the Rider and if the statement was material to the risk accepted or the hazard assumed by Us.

SUICIDE: If an Insured dies under this Rider by suicide within two years from the Date of Issue, we will return the premiums paid for this Rider. On the date of any such suicide by the Insured, this Rider will terminate.

A new period of Contestability will apply if reinstatement occurs. We will not contest this Rider based on statements made in the application for reinstatement after this Rider has been in effect, during the Insured's lifetime, for 2 years from the effective date of reinstatement.

PHYSICAL EXAMINATIONS: We, at Our own expense shall have the right and opportunity to examine the person of the insured when and as often as We may reasonably require during the pendency of a claim and to make an autopsy in case of death where it is not forbidden by law.

RIDER TERMINATION: This Rider ends automatically:

- a. On the Expiry Date of this Rider, as shown on the Certificate Schedule Page or Endorsement. However, as long any continuing disability began before termination of this rider, benefits will continue as otherwise provided in this rider; or
- b. When the Coverage expires; or
- c. When Coverage terminates for any reason; or
- d. At the end of the 60 day Grace Period for an unpaid premium.

COMBINED INSURANCE COMPANY OF AMERICA



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17 Church Street
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SAMPLE



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 \$150. 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. Any named Irrevocable Beneficiaries or assignees must sign and date any request before we will release an Accelerated Death Benefit.

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.

<u>Before Election is Made</u>	
Face Amount	\$10,000
Death Benefit Payable	\$10,000
Annual Premium	\$500.00

<u>Accelerated Death Benefit Election</u>	
Face Amount	\$10,000
25% Election	\$2,500
less administrative fee	\$150
Benefit Payable	\$2,350

<u>Immediately After Election is Made</u>	
Face Amount	\$10,000
Lien*	\$2,500
Death Benefit Payable	\$7,500
Annual Premium	\$500.00

* Equal to the Accelerated Death Benefit

<u>12 Months After Election is Made</u>	
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

ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS RIDER

There is no additional premium charge for this Rider.

RIDER PART OF COVERAGE: This Rider is part of Your Coverage provided in response to Your enrollment form and payment of premiums. Those premiums are shown on the Certificate Schedule or Endorsement. All the provisions of the Certificate apply to this Rider unless otherwise stated herein.

THIS RIDER IS RENEWABLE FOR THE LIFE OF THE UNDERLYING GROUP LIFE INSURANCE POLICY, PROVIDED THE PREMIUMS ARE TIMELY PAID.

RIGHT TO EXAMINE RIDER: IF THE CERTIFICATEHOLDER PURCHASED THIS RIDER AT THE SAME TIME AS THE UNDERLYING GROUP LIFE INSURANCE POLICY AND THE CERTIFICATEHOLDER IS NOT SATISFIED WITH THIS RIDER FOR ANY REASON, THE CERTIFICATEHOLDER MAY RETURN IT BY FIRST-CLASS UNITED STATES MAIL TO OUR ADMINISTRATIVE OFFICE NO LATER THAN THIRTY (30) DAYS AFTER THE RIDER IS DELIVERED. UPON OUR RECEIPT, WE WILL REFUND ANY FEES PAID. ONCE RETURNED, THIS RIDER WILL BE VOID FROM THE BEGINNING AND YOU AND WE WILL BE IN THE SAME POSITION AS IF NO RIDER HAD BEEN ISSUED. WE WILL FULLY REFUND DIRECTLY TO YOU ALL PREMIUMS PAID AND ANY FEE FOR PAID FOR THE ACCELERATED DEATH BENEFIT WITHIN 30 DAYS AFTER THE RIDER IS RETURNED.

IMPORTANT DISCLOSURES

Death benefits, cash-values, and loan values, if any, will be reduced if an Accelerated Death Benefit for Terminal Illness is paid. The Accelerated Death Benefit for Terminal Illness, related charges, interest, discounts or liens, if applicable and the balance of the Death Benefit of the life insurance contract shall constitute full settlement on maturity of the face amount of the contract. For term contracts, no maturity payment is available at the end of the term period.

The Accelerated Benefit offered under this Rider may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as the Insured's life expectancy at the time benefits are accelerated or whether You use the benefits to pay for the Insured's necessary long-term care expenses, such as nursing home care. If the Accelerated Benefit qualifies for favorable tax treatment, the benefit will be excludable from Your income and not subject to federal taxation. 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 Death 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.

DEFINITIONS

- **Accelerated Death Benefit:** This is the amount of the Death Benefit that You can elect to receive when the Insured is determined to be Terminally Ill. We will pay this Accelerated Death Benefit for Terminal Illness less the amount of the current administrative fee.
- **Terminally Ill:** This is when the Insured has a life expectancy of 12 months or less due to an illness or physical condition. We will require proof that the Insured is Terminally Ill. This proof will include, but is not limited to, certification by a Physician.
- **Physician:** A licensed, medical practitioner performing within the scope of his or her license. A Physician may not be You, the Insured, or related to either by blood or marriage.

ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS

- The Accelerated Death Benefit is fixed at the time We approve the request for the Accelerated Death Benefit.
- Payment of the Accelerated Death Benefit is not conditioned on the receipt of long-term care or medical services.

ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS RIDER

Continued from previous page.

- You have the option to take the Accelerated Death Benefit in a lump sum on the occurrence of a qualifying event, as well as an option to receive the benefit in periodic payments as provided for a certain period only.
- The Accelerated Death Benefit does not restrict Your use of the proceeds.
- Payment of the Accelerated Death Benefit is due immediately upon receipt of the due written proof of eligibility.

After the Contestability Period is completed, You may elect to have a portion of the Death Benefit accelerated. The Insured must be found to be Terminally Ill subject to the terms and conditions described in this Rider.

The Maximum Accelerated Death Benefit for Terminal Illness is determined as of the date proof of life expectancy is received, and is the lessor of:

- 50% of the Death Benefit provided to the insured by the Certificate after subtraction of any previous accelerated Death Benefits paid to You; or
- \$100,000

The minimum amount You may elect as an advance under the Accelerated Death Benefit for Terminal Illness is \$2,500. The total amount you may elect from all accelerated death benefit provisions available from coverage issued by Combined Insurance Company of America on the life of the Insured is \$100,000.

EXCLUSIONS

We will not pay the Accelerated Death Benefit provided by this Rider if the Insured's terminal illness results directly or indirectly from any of the following causes:

1. Condition or loss caused or substantially contributed to by any attempt at suicide or intentionally self-inflicted injury, while sane or insane.
2. Condition or loss caused or substantially contributed to by war or an act of war, as defined in the exclusion provisions of the contract.
3. Condition or loss caused or substantially contributed to by active participation in a riot, insurrection, or terrorist activity.
4. Condition or loss caused or substantially contributed to by committing or attempting to commit a felony.

LIEN

We will treat the Accelerated Death Benefit for Terminal Illness payment as a lien against Your Coverage. We will charge monthly interest on the Accelerated Death Benefit for Terminal Illness that will be added to the Lien. The maximum annual rate of interest we will charge will be the greater of:

- 7%, or;
- The current 90 day US Treasury Bill rate in effect on the date that the Accelerated Death Benefit for Terminal Illness is paid.

In the event that Coverage under a Certificate lapses for nonpayment of premium, Coverage will terminate and no repayment of the Lien is required.

ADJUSTMENTS

We will charge an administrative fee of not more than the limit set by law, for processing an Accelerated Death Benefit for Terminal Illness. This fee will be deducted from any payment made.

EFFECT ON THE CERTIFICATEHOLDER'S COVERAGE

The Death Benefit payable under the Certificate will be reduced by the total amount of the Lien against Your Coverage.

If any death benefit remains after payment of an accelerated death benefit, the accidental death provision, if any, in the Policy will not be affected by the payment of the accelerated death benefit.

The premiums payable for the Certificate and any attached Riders will not be reduced and will continue to be payable by You.

CONDITIONS: Payment of an Accelerated Death Benefit for Terminal Illness under this Rider is subject to these conditions:

ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS RIDER

Continued from previous page.

This Rider is subject to the terms and conditions of the Certificate.

1. The Insured must not be Terminally Ill due to an attempt of suicide for as long as the suicide provision of the Certificate is in effect. This benefit may be reinstated subject to the same terms which apply to the Certificate.
2. Your written request to elect the Accelerated Death Benefit for Terminal Illness available under this Rider must be received at Our Administrative Office. Upon receipt of Your request, We will mail a claim form for completion by the Insured, to your address of record within 10 working days.
3. If you have named an Irrevocable Beneficiary or assignee, they must also sign the written request for this benefit.
4. You must provide Us with certification by a Physician, that the Insured is Terminally Ill. We reserve the right to obtain a second medical opinion at Our expense. If there is a conflict of opinions, a third diagnosis will be obtained by a Physician acceptable to both You and Us. The third diagnosis will be binding on both You and Us.

CERTIFICATEHOLDER'S RIGHTS

The request for payment of any Accelerated Death Benefit for Terminal Illness is voluntary. This Rider is not intended to allow third parties to cause You to involuntarily reduce Your Coverage Proceeds that would be payable to Your Beneficiary. Therefore, any election that is forced by creditors or government agencies will be honored only to the extent required by law.

You have the right to appeal to Us a decision regarding benefit eligibility.

TERMINATION

This Rider will terminate on the earliest of:

1. the date We pay the Maximum Accelerated Death Benefit for Terminal Illness;
2. the date You ask Us to do so and send Us the Certificate;
3. the date Your Coverage Lapses.

ENTIRE CONTRACT; CHANGES

The underlying group life insurance policy, this Rider, and any papers attached thereto by Us, including the application if attached, constitute the entire insurance contract. No agent has the authority to change the contract or to waive any of its provisions.

INCONTESTABILITY

We will not contest this Rider after it has been in force during the lifetime of the insured for two years from its date of issue. This Rider may only be contested based on a statement made in the application for the Rider, if the statement is attached to the contract and if the statement was material to the risk accepted or the hazard assumed by Us.

GRACE PERIOD

A grace period of 31 days will be granted for the payment of each premium falling due after the first premium, during which grace period the policy shall continue in force.

REINSTATEMENT

Reinstatement of this Rider shall be on the same or more favorable terms as reinstatement of the underlying life insurance policy. Following reinstatement, the insured and We shall have the same rights under reinstatement as we each had under this Rider immediately before the due date of the defaulted premium, subject to any provisions endorsed in the Rider or attached to the Rider in connection with the reinstatement.

NOTICE OF CLAIM

Written notice of claim shall be submitted no less than 20 days after an occurrence covered by this Rider, or commencement of any loss covered by this Rider, or as soon after the due date as is reasonably possible. Notice given by or on behalf of the insured or the beneficiary, as applicable, to Us at Our Administrative Office located at 17 Church St., Keene, NH 03431 or telephone number 1-855-241-9891, or to any agent authorized by Us, with information sufficient to identify the insured, shall be deemed notice to Us.

CLAIM FORMS

Upon receipt of a notice of claim, We will furnish to the claimant such forms as are usually furnished by Us for filing proofs of loss. If such forms are not furnished within 15 days after the giving of such notice the claimant shall be deemed to have complied with the requirements of this Rider as to proof of loss upon submitting, within the time fixed in the Rider for filing proofs of loss, written proof covering the occurrence, the character and the extent of the loss.

ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS RIDER

Continued from previous page.

PROOFS OF LOSS

Written proof of loss must be given within 90 days after the date of the loss. Failure to furnish proof within the time required shall not invalidate or reduce the claim if it was not reasonably possible to give proof within the time, provided proof is furnished as soon as reasonably possible and, except in the absence of legal capacity, no later than one year from the time proof is otherwise required.

TIME OF PAYMENT OF CLAIM

Indemnities payable under this Rider will be paid immediately upon receipt of due written proof of such loss.

PAYMENT OF CLAIMS

Indemnity for loss of life will be payable in accordance with the beneficiary designation and the provisions respecting such payment which may be prescribed herein and effective at the time of payment. If no such designation or provision is then effective, such indemnity shall be payable to the estate of the insured. Any other accrued indemnities unpaid at the insured's death may, at Our option, be paid either to such beneficiary or to such estate. All other indemnities will be payable to the insured.

If any indemnity of this policy shall be payable to the estate of the insured, or to an insured or beneficiary who is a minor or otherwise not competent to give a valid release, We may pay such indemnity, up to an amount not exceeding \$1,000.00, to any relative by blood or connection by marriage of the insured or beneficiary who is deemed by Us to be equitably entitled thereto. Any payment made by Us in good faith pursuant to this provision shall fully discharge Us to the extent of such payment.

Subject to any written direction of the insured in the application or otherwise all or a portion of any indemnities provided by this policy on account of hospital, nursing, medical, or surgical services may, at Our option and unless the insured requests otherwise in writing not later than the time of filing proofs of that loss, be paid directly to the person or persons having paid for the hospitalization or medical or surgical aid, or to the hospital or person rendering those services; but it is not required that the service be rendered by a particular hospital or person.

PHYSICAL EXAMINATIONS

At Our own expense We shall have the right and opportunity to examine the person of the insured when and as often as We may reasonably require during the pendency of a claim hereunder and to make an autopsy in case of death where it is not forbidden by law.

LEGAL ACTIONS

No action at law or in equity shall be brought to recover on this Rider prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of this policy. No such action shall be brought after the expiration of three years after the time written proof of loss is required to be furnished.

CHANGE OF BENEFICIARY

Unless the insured makes an irrevocable designation of beneficiary, the right to change of beneficiary is reserved to the insured and the consent of the beneficiary or beneficiaries shall not be requisite to surrender or assignment of this policy or to any change of beneficiary or beneficiaries, or to any other changes in this policy.

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COMBINED INSURANCE COMPANY OF AMERICA

ACCELERATED DEATH BENEFIT FOR LONG TERM CARE RIDER

THIS CONTRACT FOR LONG-TERM CARE INSURANCE IS INTENDED TO BE A FEDERALLY QUALIFIED LONG-TERM CARE INSURANCE CONTRACT AND MAY QUALIFY YOU FOR FEDERAL AND STATE TAX BENEFITS.

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, with Your consent, 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, called Medi-Cal in California), 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.

THIS RIDER IS AN APPROVED LONG-TERM CARE INSURANCE RIDER UNDER CALIFORNIA LAW AND REGULATIONS. HOWEVER, THE BENEFITS PAYABLE BY THIS RIDER WILL NOT QUALIFY FOR MEDI-CAL ASSET PROTECTION UNDER THE CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE.

FOR INFORMATION ABOUT POLICIES AND CERTIFICATES QUALIFYING UNDER THE CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE, CALL THE HEALTH INSURANCE COUNSELING AND ADVOCACY PROGRAM AT THE TOLL-FREE NUMBER, 1 (800) 434-0222

NOTICE TO BUYER: This Rider may not cover all of the costs associated with long term care incurred by the Insured during the period of coverage. We advise that You carefully review all limitations of this Rider as well as those of the Certificate to which it is attached in relation to the costs of long term care.

NOTICE TO PERSONS ELIGIBLE FOR MEDICARE: This is not a Medicare Supplement Rider. If the Insured is eligible for Medicare, review the Medicare Supplement Buyer's Guide available from the Company.

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

GUARANTEED RENEWABILITY: As long as Coverage Under this Rider is in force while:

1. You pay the premium on time, or
2. The Certificate, to which this Rider is attached, is paid-up,

this Rider is guaranteed renewable, subject to the Rider's terms. We can amend this Rider, with the Insured's consent, as indicated in the Tax Qualification Notice, or increase the premium. The current premiums are shown on the Certificate Schedule. Any change in premium will be made on a Coverage anniversary date and change will be made on a class basis. Premiums may be adjusted based upon:

- a. the experience or demographics of the group to which you belong;
- b. smoking class to which You belong;
- c. the issue age of the Insured;
- d. the Coverage Date of the Certificate; or
- e. the Rider plan selected by the Policyholder.

Premiums on this Rider will not be increased based solely on the claims submitted for the Certificateholder of this Rider. 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.

RIGHT TO EXAMINE: If the Certificateholder is not satisfied with this rider for any reason the Certificateholder may return this rider by first-class United States mail to our administrative office no later than thirty (30) days after the rider is delivered. Upon our receipt, we will refund any premiums paid. Once returned, this rider will be void from the beginning and you and we will be in the same position as if no rider had been issued. We will fully refund directly to you all premiums paid and any fee paid for the accelerated death benefit within 30 days after the rider is returned.

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 form 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.

LONG TERM CARE 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 and be confined to a Skilled Nursing or Residential Care Facility or be receiving Home Health Care, Adult Day Care, Personal Care, Homemaker Services, Hospice Services or Respite Care. 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, MAKE A COMPLAINT, OR APPEAL DECISIONS REGARDING BENEFIT ELIGIBILITY, CARE PLANS, SERVICES AND PROVIDERS, AND REIMBURSEMENT PAYMENTS: You can write Us at Our Administrative Office: 17 Church St., Keene, NH 03431 or call 1-855-241-9891

DEFINITIONS

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

ACTIVITIES OF DAILY LIVING For the purposes of this Rider, each of the following six (6) activities is considered an Activity of Daily Living:

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. **Continance:** 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.

ADULT DAY CARE means medical or nonmedical care on a less than 24 hour- basis, provided in a licensed facility outside the residence, for persons in need of personal services, supervision, protection, or assistance in sustaining daily needs, including eating, bathing, dressing, ambulating, transferring, toileting, and taking medications.

ADULT DAY CARE CENTER means a facility, or part of a facility that provides Adult Day Care and is appropriately licensed or certified to provide such services, if required by the jurisdiction in which it is operating.

ALZHEIMER'S FACILITY: A separate and distinct unit or facility within a Long Term Care facility that segregates and provides a special program for residents with a diagnosis of Alzheimer's disease.

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

1. being unable to perform, without Substantial Assistance, at least two Activities of Daily Living (Bathing, Contenance, Dressing, Eating, Toileting, and Transferring) for a period of at least 90 days due to a loss of functional capacity;
2. having a level of disability similar (as determined under regulations prescribed by the Secretary in consultation with the Secretary of Health and Human Services) to the level of disability described in clause (1); **or**
3. the Insured has a Severe Cognitive Impairment that requires Substantial Supervision to protect the Insured from threats to his or her health and safety.

ELIMINATION PERIOD means the number of days during which the Insured must meet the definition of "Chronically Ill Individual" as certified by a Licensed Health Care Practitioner as defined in the "Eligibility for Payment of Rider Benefits" provision and in a Long Term Care Facility or receiving Home Care or Community Based Services. No benefits are payable under this Rider during the Elimination Period. The Elimination Period starts from the first day that the Insured is certified by a Licensed Health Care Practitioner as being Chronically Ill. 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. The Elimination Period is 90 days.

FACILITY CARE includes; Residential Care Facility and Skilled Nursing Facility.

HANDS-ON ASSISTANCE means the physical assistance of another person without which the individual would be unable to perform the Activities of Daily Living.

HOME means any place where the Insured resides other than a Skilled Nursing Facility, or Hospital.

HOME CARE OR COMMUNITY-BASED SERVICES includes: Home Health Care, Adult Day Care, Personal Care, Homemaker Services, Hospice Services, and Respite Care.

HOME HEALTH CARE AGENCY means an agency or organization that provides Home Health Care in the Insured's Home and meets all of the following criteria:

1. It is, where required, licensed, certified, and/or accredited as a Home Health Care Agency; and
2. It provides Home Health Care services; and
3. It is, where required by its licensure, certification and/or accreditation, supervised by a Registered Professional Nurse or a Licensed Social Worker; and
4. It has employees who have appropriately specialized training; and
5. It keeps Plan of Care records, including Physician's orders where appropriate, on all patients; and
6. If providing Home Health Care services, it keeps clinical records on all patients.

HOMEMAKER SERVICES means assistance with activities necessary to or consistent with the Insured's ability to remain in his or her residence that is provided by a skilled or unskilled person under a plan of care developed by a physician or a multidisciplinary team under medical direction.

HOME HEALTH CARE: means a skilled nursing or other professional services in the residence, including, but not limited to, part-time and intermittent skilled nursing services, home health aid services, physical therapy, occupational therapy, or speech therapy and audiology services, and medical social services by a social worker.

HOSPICE SERVICES means outpatient services not paid by Medicare that are designed to provide palliative care, alleviate the physical and emotional, social, and spiritual discomforts of an individual who is experiencing the last phases of life due to the existence of a terminal disease, and provide supportive care to the primary care giver and the family. Care may be provided by a skilled or unskilled person under a plan of care developed by a physician or a multidisciplinary team under medical direction.

HOSPITAL means an institution which:

1. is licensed as a Hospital and is operating within the scope of its license; and
2. is accredited as a Hospital by the Joint Commission on Accreditation of Health Care Organizations, or by the American Osteopathic Association; and
3. is primarily and continuously engaged in providing or operating medical, diagnostic and major surgical facilities which are located either on the Hospital's premises or in facilities controlled by such Hospital; and
4. is under the supervision of a duly licensed Physician; and
5. provides medical care and treatment of sick or injured persons on an inpatient basis for which a charge is made; and
6. provides 24-hour nursing service by or under the supervision of a Registered Professional Nurse.

Hospital does not mean a place that is operated mainly for: rest; convalescence; care of the aged; custodial care; treatment and care of mental disorders, tuberculosis, alcoholism, or drug addiction; rehabilitation; or occupational therapy.

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

INSURED means the person who is the Insured under the Certificate to which this Rider is attached.

LICENSED HEALTH CARE PRACTITIONER means any Physician, Registered Nurse, Licensed Social Worker, or other individual whom the United States Secretary of the Treasury may prescribe by regulation.

LICENSED SOCIAL WORKER means a health care professional who is licensed by the state in which he or she practices and who is practicing within the scope of that license. It does **not** include a member of the Certificateholder's or the Insured's Immediate Family, or anyone who normally resides in the Certificateholder's or the Insured's Home or residence.

MONTHLY ACCELERATED DEATH BENEFIT AMOUNT means the maximum amount that We will pay in any one calendar month while the Insured is confined in a Nursing or Residential Care Facility or receiving Home Care or Community-Based Services and otherwise satisfies the terms set forth in the "Conditions on Eligibility for Payment of Rider Benefits" provision.

MEDICARE means The Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965 as then constituted or later amended, or Title I, Part I of Public Law 89-97, as enacted by the 89th Congress of the United States of America and popularly known as the Health Insurance for the Aged Act, as then constituted and any later amendments or substitutes thereof, or words of similar import.

PERSONAL CARE means assistance with the activities of daily living, including the instrumental activities of daily living, provided by a skilled or unskilled person under a plan of care developed by a physician or a multidisciplinary team under medical direction. "Instrumental activities of daily living include using the telephone, managing medications, moving about outside, shopping for essentials, preparing meals, laundry, and light housekeeping.

PHYSICIAN means an individual licensed to practice medicine and treat injury or illness in the state in which treatment is received and who is acting within the scope of that license. A Physician must be someone other than:

1. the Insured;
2. the Certificateholder;
3. a person who lives with the Certificateholder or the Insured;
4. a person who is part of the Certificateholder or the Insured's Immediate Family; or
5. anyone who has an ownership interest in a facility in which the Insured is Confined.

PLAN OF CARE means a written description of the Insured's needs and a specification of the type, frequency, and providers of all formal and informal long-term care services required by the Insured, and the cost, if any.

REGISTERED PROFESSIONAL NURSE means a health care professional who is licensed or registered as a nurse by the state in which he or she practices and who is practicing within the scope of that license. It does not include a member of the Certificateholder's or the Insured's Immediate Family, or anyone who normally resides in the Certificateholder's or the Insured's Home or residence.

RESIDENTIAL CARE FACILITY means a facility licensed as a residential care facility for the elderly or a residential care facility as defined in the California Health and Safety Code. Outside California, eligible providers are facilities that meet applicable licensure standards, if any, and are engaged primarily in providing ongoing care and related services sufficient to support needs resulting from impairment in activities of daily living or impairment in cognitive ability and which also provide care and services on a 24-hour basis, have a trained and ready-to-respond employee on duty in the facility at all times to provide care and services, provide three meals a day and accommodate special dietary needs, have agreements to ensure that residents receive the medical care services of a physician or nurse in case of emergency, and, have appropriate methods and procedures to provide necessary assistance to residents in the management of prescribed medications.

THE FOLLOWING ENTITIES CANNOT QUALIFY AS A RESIDENTIAL CARE FACILITY:

1. a Hospital; or
2. a facility that is operated mainly for the treatment and care of:
 - (a) mental, nervous, psychotic or psychoneurotic deficiencies or disorders;
 - (b) or tuberculosis;
 - (c) or alcoholism;
 - (d) or drug addiction;
 - (e) or rehabilitation;
 - (f) or occupational therapy.

Determination of whether an Insured's Confinement to an Residential Care Facility causes the Insured to be eligible for benefits is based on whether the facility meets the requirements set forth in this Rider.

RESPITE CARE is short-term care provided in an institution, in the home, or in a community-based program, that is designed to relieve a primary care giver in the home. This is a separate benefit with its own conditions for eligibility and maximum benefit levels.

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 loss or deterioration in intellectual capacity that is:

1. comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia, and
2. measured by clinical evidence and standardized tests that reliably measure impairment in the individual's
 - a. short-term or long-term memory,
 - b. orientation as to people, places, or time, and
 - c. deductive or abstract reasoning.

SKILLED NURSING FACILITY means a health facility or a distinct part of a hospital which provides continuous skilled nursing care and supportive care to patients whose primary need is for availability of skilled nursing care on an extended basis. It provides 24-hour inpatient care and, as a minimum, includes physician, skilled nursing, dietary, pharmaceutical services and an activity program. Nursing Facility also means Skilled Nursing Facility.

STANDBY ASSISTANCE means the presence of another person within arm's reach of the individual that is necessary to prevent, by physical intervention, injury to the individual while the individual is performing the Activities of Daily Living (such as being ready to catch the individual if the individual falls while getting into or out of the bathtub or shower as part of bathing, or being ready to remove food from the individual's throat if the individual chokes while eating).

SUBSTANTIAL ASSISTANCE means hands-on assistance and standby assistance.

SUBSTANTIAL SUPERVISION means continual supervision (which may include cuing by verbal prompting, gestures, or other demonstrations) by another person that is necessary to protect the severely cognitively impaired individual from threats to his or her health or safety (such as may result from wandering)..

ELIGIBILITY

The eligibility for benefits under this Rider are determined as follows:

1. A Licensed Health Care Practitioner, independent of the insurer, shall certify that the insured meets the definition of "Chronically Ill Individual. If the Practitioner does not make a determination that the Insured meets the definition of "Chronically Ill Individual" We will notify the Insured that the Insured is entitled to a second assessment by a Licensed Health Care Practitioner, upon request, who shall personally examine the Insured. Assessments shall be performed promptly with the certification completed as quickly as possible to ensure that the Insured's benefits are not delayed. Written certification will be required every 12 months. A Licensed Health Care Practitioner shall develop a written plan of care after personally examining the Insured. Said Licensed Health Care Practitioner will not be an employee of the Insurer and shall not be compensated in any manner that is linked to the outcome of the certification. The cost to have a Licensed Health Care Practitioner certify that the insured meets, or continues to meet the definition of "Chronically Ill Individual" or to prepare written plans of care shall not count against the maximum lifetime benefit of the Rider.

The following facilities and services shall be covered:

1. Facilities:

- a. **Skilled Nursing Facility** means a health facility or a distinct part of a hospital which provides continuous skilled nursing care and supportive care to patients whose primary need is for availability of skilled nursing care on an extended basis. It provides 24-hour inpatient care and, as a minimum, includes physician, skilled nursing, dietary, pharmaceutical services and an activity program. This Rider covers services for care in a Skilled Nursing Facility, as well as the costs of ancillary supplies and services, up to but not to exceed the maximum lifetime daily facility benefit of the Rider.
- b. **Residential Care Facility** means a facility licensed as a residential care facility for the elderly or a residential care facility as defined in the California Health and Safety Code. Outside California, eligible providers are facilities that meet applicable licensure standards, if any, and are engaged primarily in providing ongoing care and related services sufficient to support needs resulting from impairment in activities of daily living or impairment in cognitive ability and which also provide care and services on a 24-hour basis, have a trained and ready-to-respond employee on duty in the facility at all times to provide care and services, provide three meals a day and accommodate special dietary needs, have agreements to ensure that residents receive the medical care services of a physician or nurse in case of emergency, and, have appropriate methods and procedures to provide necessary assistance to residents in the management of prescribed medications.

All expenses incurred by the insured while confined in a Residential Care Facility, for long-term care services that are necessary diagnostic, preventative, therapeutic, curing, treating, mitigating, and rehabilitative services, and maintenance or personal care services, needed to assist the insured with the disabling conditions that cause the insured to be a Chronically Ill Individual as authorized by Public Law 104-191 and regulations adopted pursuant thereto, shall be covered and payable, up to but not to exceed the maximum daily Residential Care Facility benefit of the Rider. There shall be no restriction on who may provide the service or the requirement that services be provided by the Residential Care Facility, as long as the expenses are incurred while the insured is confined in a Residential Care Facility, the reimbursement does not exceed the maximum daily Residential Care Facility benefit of the Rider, and the services do not conflict with federal law or regulation for purposes of qualifying for favorable tax consideration provided by Public Law 104-191.

2. Home Care and Community-Based Services:

- a. **Home Health Care** means a skilled nursing or other professional services in the residence, including, but not limited to, part-time and intermittent skilled nursing services, home health aid services, physical therapy, occupational therapy, or speech therapy and audiology services, and medical social services by a social worker.
- b. **Adult Day Care** means medical or nonmedical care on a less than 24 hour- basis, provided in a licensed facility outside the residence, for persons in need of personal services, supervision, protection, or assistance in sustaining daily needs, including eating, bathing, dressing, ambulating, transferring, toileting, and taking medications.

- c. **Personal Care** means assistance with the activities of daily living, including the instrumental activities of daily living, provided by a skilled or unskilled person under a plan of care developed by a physician or a multidisciplinary team under medical direction. "Instrumental activities of daily living include using the telephone, managing medications, moving about outside, shopping for essentials, preparing meals, laundry, and light housekeeping.
- d. **Homemaker Services** means assistance with activities necessary to or consistent with the Insured's ability to remain in his or her residence that is provided by a skilled or unskilled person under a plan of care developed by a physician or a multidisciplinary team under medical direction.
- e. **Hospice Services** means outpatient services not paid by Medicare that are designed to provide palliative care, alleviate the physical and emotional, social, and spiritual discomforts of an individual who is experiencing the last phases of life due to the existence of a terminal disease, and provide supportive care to the primary care giver and the family. Care may be provided by a skilled or unskilled person under a plan of care developed by a physician or a multidisciplinary team under medical direction.
- f. **Respite Care** is short-term care provided in an institution, in the home, or in a community-based program, that is designed to relieve a primary care giver in the home. This is a separate benefit with its own conditions for eligibility and maximum benefit levels.

BENEFITS

MONTHLY ACCELERATED DEATH BENEFIT AMOUNT FOR FACILITY CARE, HOME CARE, OR COMMUNITY-BASED SERVICES: The benefit amount for Facility Care, Home Care, or Community-Based Services, will be the greater of \$50 per day or 4% of the Face Amount of the Certificate as of the first of the month following the date the Insured became eligible for this benefit increased by 5% per year that the rider has been in force, minus any lien effective at that time. We will pay this benefit after We receive the required proof that the Insured has met the Eligibility requirements. 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 Long Term Care 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 Monthly Accelerated Death Benefits, We will waive the premiums due for the Coverage provided by the Certificate and the premiums for Riders attached to the Certificate.

EFFECT ON THE CERTIFICATE IF LONG TERM CARE 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 Long Term Care 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 Monthly Accelerated Death Benefit, 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 care that is received or loss incurred as a result of:

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 units auxiliary thereto; or
3. treatment of the Insured's alcoholism or drug addiction; or
4. the Insured's participation in a felony, riot, or insurrection.

We will not pay Rider benefits if the Facility Care, Home Care or Community-Based service:

1. is received outside the United States and its territories; or
2. is provided by ineligible providers; or
3. is rendered by members of the Certificateholder's or the Insured's Immediate Family.

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

This Rider is part of the Certificate and Policy to which it is attached.

ENTIRE CONTRACT; CHANGES: This Policy constitutes the entire contract between the parties, and no statement made by the employer or by an employee whose eligibility has been accepted by the Insurer shall avoid the insurance or reduce the benefits under this policy or be used in defense to a claim hereunder. No change in this Policy shall be valid unless approved by an executive officer of the insurer and unless such approval be endorsed hereon or attached hereto. No agent may change this Policy or waive any of its provisions.

GRACE PERIOD: A grace period of 31 days will be granted for the payment of premiums accruing after the first premium, during which the policy shall continue in force, but the employer shall be liable to the insurer for the payment of the premium accruing for the period the policy continues in force.

NOTICE OF CLAIM: You must notify Us in writing within 30 days of any eligible Facility Care, Home Care, or Community-Based Services, 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 and the claimant will be deemed to have complied with the Written

Proof of Loss requirements. 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. 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, except in absence of legal capacity. We will require subsequent Written Proof of Loss to be submitted periodically while the Insured continues to be eligible to receive benefits under this Rider. 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 billing statements, invoices, or payment receipts to prove that the Insured received Facility Care, Home Care, or Community-Based Services in accordance with a Plan of Care. Examples of Written Proof of Loss include Plan of Care records, attending Physician reports, medical records; and similar written documentation.

Interest shall accrue and shall be payable at the rate of 10 percent per annum on the amount of the claim beginning on the first calendar day after the day that the payment of the accepted claim is due.

PHYSICAL EXAMINATION: At Our expense, We reserve the right to have a Licensed Health Care Practitioner of Our choosing examine the Insured, when and as often as We may reasonably require, while a claim is pending to determine the Insured's eligibility for benefits.

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. Any balance remaining upon termination of the period of liability will be paid immediately upon receipt of due written proof.

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.

REINSTATEMENT FOR UNINTENTIONAL LAPSE: If this rider is canceled due to nonpayment of premium, the Certificateholder is entitled to have this rider reinstated if, within a period of not less than 5 months after the date of cancellation, the Certificateholder or any secondary addressee designated provides proof of the Insured's cognitive impairment or the loss of functional capacity. Rider reinstatement shall be subject to payment of overdue premiums. The standard of proof of cognitive impairment or loss of functional capacity shall not be more stringent than the benefit eligibility criteria for cognitive impairment or the loss of functional capacity contained in this rider. If the rider becomes a claim during the 180-day period before the overdue premium is paid, the amount of the premium or premiums may be deducted in any settlement under this rider.

CONTINUATION: Regardless of the continuation or conversion options available under the base Certificate, a continuation option is available for this Rider. Only You can request termination of this Rider. Unless You do, it will remain in force as long as the Certificate remains in force. If the base Certificate is converted to an individual life policy, this Rider will then be attached to the converted individual life policy.

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 date You elect to terminate this Rider; or
3. On the date of the Insured's death; or
4. At the end of the 31 day grace period for an unpaid premium.


The termination or cancellation of the Rider will be without prejudice to any benefits payable for any claim for Facility Care, Home Care, or Community-Based Services if such claim began while the accelerated Death Benefits under this Rider were in force and continues without interruption after termination. Such extension of benefits beyond the period the Rider was in force is limited to payment of the maximum benefits subject to all other applicable provisions of the contract.

NONFORFEITURE BENEFIT: After the third year, a Nonforfeiture Benefit equal to the sum of the premium paid for this rider shall be available on a paid up basis to be used for benefits payable by the rider, if the conditions for payment of benefits are otherwise met.


CONTINGENT NONFORFEITURE BENEFIT: The contingent nonforfeiture benefit will be available on lapse should We increase the premium rates and you did not purchase the Nonforfeiture Benefit. The Contingent Nonforfeiture Benefit will be equal to the greater of 100 percent of the premium paid or 30 times the daily nursing home benefit at the time the Rider lapses.

CANCELLATION OF THIS RIDER: This Rider may be cancelled by a written request from You. Cancellation will take effect on the date We receive the written request at Our Administrative Office. We will refund a pro rata part of any premium paid for this Rider beyond that date.

COMBINED INSURANCE COMPANY OF AMERICA



Kevin Goulding, President



Rebecca L. Collins Secretary

Home Office
Combined Insurance Company of America
111 East Wacker Drive, Suite 700
Chicago, IL 60601

Administrative Office
Combined Insurance Company of America
17 Church Street
Keene, NH 03431

COMBINED INSURANCE COMPANY OF AMERICA

EXTENSION OF BENEFITS RIDER

RIDER PART OF COVERAGE: This Rider is part of Your Coverage provided in response to Your enrollment form 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 Long Term Care Rider apply to this Rider, except as modified herein

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

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

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 Long Term Care 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 Long Term Care Benefits under the Accelerated Death Benefit for Long Term Care 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 Long Term Care 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 Long Term Care 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 Long Term Care payment is made under the terms of the Accelerated Death Benefit for Long Term Care Rider. Additional increases will be made on each monthly anniversary that the Remaining Accelerated Death Benefit Amount has been exhausted due to a payment of a Long Term Accelerated Death Benefit.

INSURED: Insured means the person who is the Insured under the Certificate.

GUARANTEED RENEWABILITY: As long as You pay the premium on time and Benefits under this Rider are in force, it is guaranteed 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 and the change will be made on a class basis. Premiums may be adjusted based upon:

- a. the experience or demographics of the group to which you belong; or
- b. smoking class to which You belong; or
- c. the issue age of the Insured; or
- d. the Coverage Date of the Certificate; or
- e. the Rider plan selected by the Policyholder.

Premiums on this Rider will not be increased based solely on the claims submitted for the Certificateholder of this Rider. 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 BENEFITS RIDER

Continued from previous page.

REINSTATEMENT: Benefits under this Rider may be reinstated upon reinstatement of the Certificate and the Accelerated Death Benefit for Long Term Care Rider. The reinstated Rider will only provide benefits for care or confinement that begins after the date of reinstatement.

CONTESTABILITY: We will not contest this Rider after two years from the Date of Issue of this Rider. This Contestability provision also applies to any reinstatement of the Rider as regards to statements made in the application for reinstatement.

RIDER TERMINATION: This Rider terminates and is no longer in force on the earliest of the following events:

1. the date the certificate terminates; 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 Long Term Care Rider and the Insured no longer continues to meet all conditions of the Accelerated Death Benefit for Long Term Care 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 the Rider; or
5. the date premium for this rider ceases due to the Certificate becoming Paid Up; or
6. the date the Accelerated Death Benefit for Long Term Care Rider terminates.

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IMPORTANT INFORMATION TO POLICYHOLDERS

1. In the event you need to contact someone about this policy for any reason, please contact:

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

**Policyholder Service Address:
P.O. Box 1160
Glenview, IL 60025-8160**

2. The Department of Insurance should be contacted only after discussions with us, our agent or other representative, or both, have failed to produce a satisfactory resolution to the problem. The address of the Department is:

**Consumer Services Division
300 South Spring Street, Los Angeles, California 90013
Telephone in California: 1-800-927-HELP - Outside California: (213) 897-8921**