

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

Critical Illness Insurance Plans



Underwritten by Colorado Bankers Life
Insurance Company[®]

WRK TRS-LSP (01/10)

Dearborn  National[™]

Strength. Independence. Solutions.

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

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

THE TIMBER RIDGE SERIES¹

is designed to pay, as a lump sum, the percentage of your term life insurance death benefit listed below if you are first ever diagnosed with one of the following covered conditions² on or after the 30th day (60th day for cancer) coverage becomes effective:

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

*10% of the policy face amount every year for five years if you receive Social Security Disability Benefits, and the remaining 50% of the policy face amount at the end of five years if you are still receiving Social Security Disability Benefits for a total payout of 100%.

DEATH FROM ANY CAUSE IS A 100% BENEFIT

(Except suicide during the first two years.)

WHY CRITICAL ILLNESS COVERAGE?

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

TAX TREATMENT OF ACCELERATED LIVING BENEFIT

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

SURVIVAL RATES ARE UP!

Advanced medical technology is allowing many more

WHY CRITICAL ILLNESS COVERAGE?

Approximately

1.2 MILLION

people suffer heart attacks each year³

Approximately

780,000

people suffer strokes each year⁴

More than

1.4 MILLION

new cancer cases were estimated for diagnosis in 2007⁵

people to survive critical illnesses that would have been fatal in the past:

- ▲ Between 1994 and 2004, the death rate declined approximately 31% for heart attacks and almost 24% for strokes. (Source: American Heart Association, *Heart and Stroke Statistical Update, 2008.*)
- ▲ The possibility of surviving a critical illness before age 65 is almost twice as great as dying. (Source: National Center for Health Statistics.)

WOULDN'T A CHECK BE BETTER THAN A GET WELL CARD?

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

- ▲ Home Health Care
- ▲ Cost of Caregivers
- ▲ Lost Income of Self or Spouse
- ▲ Daily Living Expenses
- ▲ Co-Pays and Deductibles
- ▲ Non-Covered "Experimental" Treatments
- ▲ Housekeeping or Child Care Expenses
- ▲ Maintenance of Your Family's Quality of Life



COVERAGE REDUCTION AND TERMINATION

Termination of the life insurance policy will terminate living benefits. This plan ends when you reach age 70. See the policy for options available to convert the life insurance coverage prior to age 65.

CRITICAL ILLNESS FAMILY RIDER (OPTIONAL)

Spouse Only option – Under this option, with the payment of the required premium and approval of the application, this rider provides \$10,000 of 10-year level term life insurance and critical illness coverage upon first diagnosis of one of the covered conditions, life threatening cancer, heart attack, stroke, renal failure, major organ transplant and terminal illness.² The rider is guaranteed renewable every 10 years and terminates at your age 70 or your spouse's age 70, whichever occurs first. It is convertible to a \$10,000 renewable and convertible term life policy with the critical condition accelerated benefit rider without proof of insurability based on the premium rates at his/her then attained age.

Spouse and/or Child option – Under this option, Child coverage is also available. All eligible children can be covered for \$5,000 of 10-year level term life insurance and critical illness coverage for the same covered conditions as the spouse. Refer to the policy for spouse and child eligibility definitions.

Under either option, the total amount paid out for death benefits or covered conditions will not exceed \$10,000 on the insured spouse and \$5,000 per insured child. Benefits may vary by state.

COVERED CONDITIONS AND DEFINITION SUMMARY²

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

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

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

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

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

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

Total Disability – Covered conditions as defined by Social Security.

Major Heart Surgery – Limited to the following procedures:

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

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

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

Human Immunodeficiency Virus (HIV) Infection Resulting from a Blood Transfusion – Infection by any HIV will be treated as a covered condition only if we are satisfied that the infection was caused by a medically necessary blood transfusion performed in the United States after the policy effective date.

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

¹Some exclusions and exceptions apply. Benefits may differ or not be available in some states. Your agent will explain the benefits available in your state. ²Covered conditions are defined in the policy. The summary contained in this piece is only an overview of the actual definitions. The actual policy definitions should be consulted and will control. ³Source: American Heart Association, Know the Facts, Get the Stats 2007. ⁴Source: American Heart Association, Heart and Stroke Statistical Update, 2008. ⁵Source: American Cancer Society, Cancer Facts & Figures, 2007.

ABOUT DEARBORN NATIONAL™

Three words embody what Dearborn National stands for: **Strength, Independence and Solutions.**

Dearborn National focuses on its customers and concentrates on building relationships for the long term. Because one size does not fit all, we work hard to find the right solution to fit every need.

Colorado Bankers Life Insurance Company®, a Dearborn National brand company, has underwritten life, health and annuity products since 1974. Today, it continues to create products that meet the demands of an ever-changing marketplace. Colorado Bankers Life is a subsidiary of Health Care Service Corporation, a mutual legal reserve company, a health insurance carrier based in Illinois.

Dearborn National...delivering large-company solutions with a small-company touch.



This document contains a general summary of benefits, exclusions and limitations. Please refer to the policy for the actual terms and conditions that apply. In the event there are discrepancies with the information given in this document, the terms and conditions of the policy will govern. Policy form series RCT 398; riders CCR 398 and WRK CCFR (01/10).

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

Dearborn  National™

5990 Greenwood Plaza Boulevard
Greenwood Village, Colorado 80111
303.220.8500 ▲ 800.367.7814

www.dearbornnational.com