

# THE TIMBER RIDGE SERIES®



The Plan consists of: A 10-year term life insurance policy with a critical condition accelerated benefit rider renewable to age 70 and convertible to age 65.

dearborn  national®  
Strength. Independence. Solutions.

Underwritten by Colorado Bankers Life Insurance Company®

Not for use in CT, MD, MA, MN, OR, PA, UT, VT, VA, and WA.  
WRK TRS-7C (08/13)

## How does Critical Illness and Death Benefit Coverage on you work?<sup>1</sup>

The Timber Ridge Series<sup>®</sup> is term life insurance that is designed to pay death benefits following your death while the policy remains in force and to pay living benefits following your first ever diagnosis of having one of the covered conditions listed below, made on or after the 30th day after the policy effective date, regardless of additional treatment, actual expenses or other coverage.<sup>1</sup> The amount of the death benefit available under the coverage after a living benefit has been paid is reduced by the living benefit payment made. If 100% of the face amount is paid out as a living benefit, the policy and all coverage will end. Only one living benefit payout may be made under the policy for each type of benefit.<sup>2</sup> Every ten years, the amount of premium will increase or the coverage will decrease.

### The Timber Ridge Series

is designed to pay, as a lump sum, the percentage of your term life insurance death benefit listed below if you are first ever diagnosed with one of the following covered conditions on or after the 30th day coverage becomes effective:<sup>1</sup>

#### Covered Conditions<sup>2</sup>

Invasive Cancer	100%
Heart Attack	100%
Stroke	100%
End-Stage Renal Failure	100%
Major Organ Transplant	100%
Terminal Illness	100%
Advanced Alzheimer's Disease	100%
Loss of Independent Living	100%
Loss of Limbs	100%
Major Burns	100%
Paralysis	100%
Coronary Bypass Surgery	25%
Heart Valve Replacement/Repair Surgery	25%
Aortic Surgery	25%
Angioplasty	10%

#### Death from any cause is a 100% benefit

*Except suicide during the first two years (first year for Colorado, Missouri, and North Dakota).*

#### 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.

### 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.

- Approximately 1.5 million Americans suffer heart attacks and strokes each year.<sup>3</sup>
- Over 1.6 million new cancer cases were estimated for diagnosis in 2012.<sup>4</sup>

### Isn't a Check Better Than a Get Well Card?

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

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

### 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.

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## SURVIVAL RATES ARE UP

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

- From 1999 to 2009, the death rate declined by 33% from heart attacks and by 23% from stroke.<sup>5</sup>
  - More than 7 million Americans today have survived a stroke. It is the leading cause of U.S. adult disability.<sup>6</sup>
  - The possibility of surviving a critical illness before age 65 is almost twice as great as dying.<sup>7</sup>
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## Covered Conditions and Definition Summary<sup>1</sup>

**Advanced Alzheimer's Disease** – The diagnosis, by a legally qualified physician (LQP) board-certified as a neurologist, that the primary insured (PI) has advanced Alzheimer's Disease. The PI must exhibit loss of intellectual capacity involving impairment of memory and judgement as measured by clinical evidence and standardized testing. It must result in significant reduction in mental and social functioning such that the PI requires substantial assistance in performing at least three of the six activities of daily living. No other dementing organic brain disorders or psychiatric illnesses shall meet the definition of advanced Alzheimer's Disease, nor will they be considered a Covered Condition.

**Angioplasty** – The PI's actual undergoing of a percutaneous transluminal angioplasty deemed medically necessary to correct a narrowing or blockage of one or more coronary arteries. An LQP board-certified as a cardiologist must perform the procedure. Other surgical or non-surgical techniques such as laser relief or any other intra-arterial procedures do not qualify under this covered condition.

**Aortic Surgery** – The PI's actual undergoing of surgery for disease of the aorta needing excision and surgical replacement of a portion of the diseased aorta with a graft. The surgery must be deemed medically necessary and performed by an LQP board-certified as a cardiologist, cardio-vascular thoracic surgeon or vascular surgeon. For this definition, aorta means the thoracic and abdominal aorta but not its branches. Traumatic injury of the aorta causing aortic surgery does not qualify under this covered condition.

**Coronary Bypass Surgery** – The PI's actual undergoing of coronary artery bypass surgery using either a saphenous vein or internal mammary artery graft for the treatment of coronary heart disease deemed medically necessary to correct a narrowing or blockage of one or more coronary arteries. The procedure must be performed by an LQP board-certified as a cardiologist. Other surgical or non-surgical techniques such as laser relief or any other intra-arterial procedures do not qualify under this covered condition.

**End-Stage Renal Failure** – The chronic and irreversible failure of both of the PI's kidneys, which requires him or her to undergo periodic and ongoing dialysis. The diagnosis must be made by an LQP board-certified in nephrology.

**Heart Attack** – An acute myocardial infarction resulting in the death of a portion of the PI's heart muscle (myocardium) due to a blockage of one or more coronary arteries and resulting in the loss of the normal function of the heart. The diagnosis must be made by an LQP board-certified as a cardiologist and based on both: 1) new clinical presentation and electrocardiographic changes consistent with an evolving heart attack; and 2) serial measurement of cardiac biomarkers showing a pattern and to a level consistent with a diagnosis of heart attack. An established (old) myocardial infarction does not qualify under this covered condition.

**Heart Valve Replacement/Repair Surgery** – The PI's actual undergoing of open heart surgery to replace or repair one or more valves. The surgery must be deemed medically necessary and performed by an LQP board-certified as a cardiologist or cardio-vascular surgeon.

**Invasive Cancer** – A malignant neoplasm experienced by the PI, which is characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue, and which is not specifically otherwise excluded. Leukemias and lymphomas are included. The following are not considered invasive cancer: 1) Pre-malignant lesions (such as intraepithelial neoplasia); or 2) Benign tumors or polyps; or 3) Early prostate cancer diagnosed as T1NOMO or equivalent staging; or 4) Cancer in situ; or 5) Any skin cancer (other than invasive malignant melanoma in the dermis or deeper, or skin malignancies that have become metastatic); or 6) Any cancer that is non-life threatening. Invasive cancer must be diagnosed pursuant to a pathological diagnosis or clinical diagnosis.

**Loss of Independent Living** – The diagnosis, by an LQP board-certified in a specialty medically appropriate for the related condition, that the PI has been unable for at least 180 consecutive days to perform by him or herself, without Substantial Assistance from another person, at least three of the six activities of daily living. This inability must be expected to be permanent.

<sup>1</sup> Some exclusions and exceptions apply. Benefits may differ or not be available in some states. Your agent will explain the benefits available in your state.

<sup>2</sup> Covered conditions are defined in the policy. The summary contained in this piece is only an overview of the actual policy definitions, which should be consulted and will control.

<sup>3</sup> Source: Centers for Disease Control and Prevention, *The Million Hearts® initiative*, [http://millionhearts.hhs.gov/about\\_hd.html](http://millionhearts.hhs.gov/about_hd.html).

<sup>4</sup> Source: The American Cancer Society, *Cancer Facts & Figures 2012*, [www.cancer.org](http://www.cancer.org).

<sup>5</sup> Source: American Heart Association, *Heart Disease and Stroke Statistics-2013 Update*.

<sup>6</sup> Source: National Stroke Association, [www.stroke.org](http://www.stroke.org); American Stroke Association, [www.strokeassociation.org](http://www.strokeassociation.org).

<sup>7</sup> Source: National Center for Health Statistics.

## Covered Conditions and Definition Summary<sup>1</sup> (continued)

**Loss of Limbs** – The diagnosis, by an LQP board-certified as medically appropriate for this condition, of a total and irreversible severance of two or more of the PI's limbs from above the wrist or ankle joint as the result of an accident or medically required amputation.

**Major Burns** – The diagnosis, by an LQP board-certified as a plastic surgeon, that the PI has sustained third degree burns covering at least 20% of the surface area of the PI's body.

**Major Organ Transplant** – The clinical evidence of the PI's major organ(s) failure, which requires the malfunctioning organ(s) or tissue of the PI to be replaced with an organ(s) or tissue from a suitable human donor (excluding the PI) under generally accepted medical procedures. The organs and tissues covered by this definition are limited to: liver, kidney, lung, entire heart, small intestine, pancreas, pancreas-kidney or bone marrow. Also, the PI must be registered by the United Network of Organ Sharing (UNOS) in order for the major organ transplant to be a covered condition under this Rider.

**Paralysis** – The PI's complete and permanent loss of use of two or more limbs through neurological injury for a continuous period of at least 180 days, confirmed by an LQP board-certified as a neurologist.

**Stroke** – Any acute cerebrovascular accident by the PI, producing neurological impairment and resulting in paralysis or other measurable objective neurological deficit persisting for at least 96 hours and expected to be permanent. Transient ischemic attack (mini-stroke), head injury, chronic cerebrovascular insufficiency and reversible ischemic neurological deficits are excluded. The diagnosis must be made by an LQP board-certified as a neurologist.

**Terminal Illness** – Advanced or rapidly progressing incurable disabling terminal illness where, based on our investigation, the PI's life expectancy is no greater than 12 months.

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## About Dearborn National<sup>®</sup>

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.

Dearborn National Worksite & Individual Solutions is an experienced provider of employee paid benefits. Products and services marketed under the Dearborn National brand and the star logo are underwritten and/or provided by Colorado Bankers Life Insurance Company, which is rated A (Excellent) by A.M. Best.<sup>8</sup>

<sup>8</sup> Affirmed December 19, 2012. A.M. Best Company rates the overall financial condition of a company using a scale of A++ (Superior) to F (In Liquidation).



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*Seven Corners is an independent insurance agency that is not owned by, operated by or part of Colorado Bankers Life Insurance Company.*

*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. The Critical Illness Plan consists of a 10-year term life insurance policy with a critical condition accelerated benefit rider, renewable to age 70 and convertible to age 65, contract form series RCT-122007 and rider form series CCR-4-2010, issued by Colorado Bankers Life Insurance Company<sup>®</sup>. Some exclusions and exceptions apply.*

*Products and services marketed under the Dearborn National<sup>®</sup> brand and the star logo are underwritten and/or provided by Colorado Bankers Life Insurance Company (Greenwood Village, CO), licensed in 49 states (excluding New York where it is not licensed and does not solicit business), the District of Columbia, Guam and Puerto Rico. Product features and availability vary by state and are solely the responsibility of Colorado Bankers Life Insurance Company.*

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