

# THE TIMBER RIDGE SERIES®

Critical Illness Insurance Plans



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.

Underwritten by  
Colorado Bankers Life Insurance Company®

Dearborn  National®

# WHY CRITICAL ILLNESS COVERAGE?



Approximately **1.2 MILLION** people suffer heart attacks each year.<sup>1</sup>



## THE TIMBER RIDGE SERIES

is designed to pay, as a lump sum, the percentage of your term life insurance death benefit (listed to the right) if you are first ever diagnosed with one of the following covered conditions on or after the 30th day coverage becomes effective:<sup>2</sup>

## COVERED CONDITIONS<sup>2</sup>

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

## HOW DOES THE CRITICAL ILLNESS AND DEATH BENEFIT COVERAGE ON YOU WORK?<sup>2</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 above, made on or after the 30th day after the policy effective date, regardless of additional treatment, actual expenses or other coverage.<sup>2</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>3</sup> Every ten years, the amount of premium will increase or the coverage will decrease.

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

Between 1997 and 2007, the death rate from cardiovascular disease declined 27.8%, and the stroke death rate fell 44.8%. (Source: American Heart Association, "Heart Disease and Stroke Statistics—2011 Update.")

The possibility of surviving a critical illness before age 65 is almost twice as great as dying. (Source: National Center for Health Statistics.)

## CRITICAL ILLNESS FAMILY RIDER (OPTIONAL)<sup>4</sup>

**Spouse Only option** — Under this option, with the payment of the required premium and approval by the home office, this rider provides \$10,000 of 10-year level term life insurance and critical illness coverage upon first diagnosis of life threatening cancer, heart attack, stroke, renal failure, major organ transplant and terminal illness.<sup>2</sup> 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.

## 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.

## 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.

Colorado Bankers Life Insurance Company<sup>®</sup>, 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.

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

<sup>1</sup>Source: American Heart Association, "Heart Disease and Stroke Statistics—2011 Update." <sup>2</sup>Some exclusions and exceptions apply. Benefits and percentages may differ or not be available in some states. Your agent will explain the benefits available in your state. Covered 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. <sup>3</sup>For all covered conditions with the same percentage of face amount: 1) the face amount of the Policy will be reduced by the amount of benefit paid under the Rider; and 2) the premium for the Policy will be reduced to reflect that reduction. <sup>4</sup>The Critical Illness Family Rider automatically renews in most states when the policy is renewed. Alabama, Indiana, Maine, Missouri, New Hampshire, Ohio, South Dakota, and Texas require notification from the policyholder to renew this rider.



## COVERED CONDITIONS AND DEFINITION SUMMARY<sup>2</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 T1N0M0 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.

**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.

*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 or CCFR-604, issued by Colorado Bankers Life Insurance Company®. Some exclusions and exceptions apply. Please refer to the policy for the actual terms and conditions that apply.*

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Colorado Bankers Services is an independent insurance agency serving as an industry-wide marketing channel for individual critical illness insurance products. It is not owned by, operated by or part of Colorado Bankers Life Insurance Company.



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