

Paycheck Protection *Plus*[®]



Goes to Work When You Can't

***An Accident Only Insurance Policy
that is Guaranteed Renewable Until Age 65.***



COLORADO BANKERS LIFE
Insurance Company

Money When You Need it Most

If you're like most American workers, your financial security, and your family's, depends on your paycheck. What would happen if you are hurt or lose your life in an accident and can't bring home that paycheck? The result could be financial tragedy. Accidents, unfortunately, happen every day – both on and off the job.

In Just One Year:

- A fatal injury occurs every 5 minutes, and a disabling injury occurs every 1.6 seconds.
- On the job, 3.4 million American workers suffered disabling injuries in 2003.
- In the home, there were 54,400 fatalities and 15 million disabling injuries in 2003.

Source: National Safety Council Injury Facts®, 2004 Edition

Yet many American workers – perhaps you included – have no means of providing for themselves and their families if they are involved in an accident.

Paycheck Protection Plus® is a plan designed for workers like you. It is called Paycheck Protection Plus® because income continues after an accident even if your paycheck stops. Best of all, you won't have to pay any federal income taxes on benefits you receive from this policy.

Paycheck Protection Plus® combines many important accident benefits in a single policy, including protection on and off the job for total disability, hospitalization, medical treatment, death and dismemberment.

Premiums

Single Coverage Issue Ages*:	1 Unit†		2 Units†		3 Units†	
	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly
18-40	\$4.38	18.96	\$6.56	28.44	\$8.75	37.92
41-50	\$5.00	21.67	\$7.50	32.50	\$10.00	43.33
51-60	\$6.25	27.08	\$10.31	44.69	\$13.44	58.23
Family Coverage Issue Ages*:	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly
18-40	\$6.88	29.79	\$10.00	43.33	\$13.13	56.88
41-50	\$7.50	32.50	\$10.94	47.40	\$14.38	62.29
51-60	\$8.75	37.92	\$13.75	59.58	\$17.81	77.19

- Pays benefits regardless of other insurance you may have. Cash benefits are paid directly to you, or to your beneficiaries or someone designated by you.
- Covers accidents on or off the job anywhere in the world, 24 hours a day, 365 days a year.
- Premium rates can only change for the entire policy class, not for individual policies.
- Premiums can be paid automatically through payroll deductions or by monthly bank draft.
- Plan can be continued if you leave your present job.
- The policy is guaranteed renewable until age 65.
- If within 30 days of receipt of the policy you are not 100% satisfied, just return the policy, and your premium will be refunded.

*Issue ages premium does not increase as you get older.

†Current income determines the number of units that can be purchased. Additional medical information may be required during the underwriting process.

Paycheck Protection Plus® At-A-Glance Coverage and Benefit Amounts

Type of Coverage	1 Unit	2 Units	3 Units**
Total Disability Income Cash Benefit (8th day) <i>Total disability occurs within 30 days after the accidental injury.</i>	\$600/mo for 12 months \$300/mo for next 48 months for off-the-job Half as much for on-the-job No dependent coverage	\$1,200/mo for 12 months \$600/mo for next 48 months for off-the-job Half as much for on-the-job No dependent coverage	\$1,800/mo for 12 months \$900/mo for next 48 months for off-the-job Half as much for on-the-job No dependent coverage
Hospitalization Cash Benefit (1st day) <i>Hospitalization must occur within 6 months of the accidental injury.</i>	\$100/day for up to 90 days for off-the-job \$50/day for on-the-job \$50/day for dependent spouse and/or children*	\$200/day for up to 90 days for off-the-job \$100/day for on-the-job \$100/day for dependent spouse and/or children*	\$300/day for up to 90 days for off-the-job \$150/day for on-the-job \$150/day for dependent spouse and/or children*
Medical Treatment Cash Benefit <i>Medical treatment must be received from a legally qualified physician within 60 days of the accidental injury.</i>	Up to \$400 On and off job Insured, dependent spouse and/or children*	Up to \$400 On and off job Insured, dependent spouse and/or children*	Up to \$400 On and off job Insured, dependent spouse and/or children*
Accidental Death Cash Benefit	\$10,000 for insured \$4,000 for dependent spouse and/or children*	\$20,000 for insured \$8,000 for dependent spouse and/or children*	\$30,000 for insured \$12,000 for dependent spouse and/or children*
Dismemberment†: • Loss of both eyes, or both hands, or both feet or one hand and one foot • Loss of one hand, or one foot or one eye	\$5,000 for insured \$2,000 for dependent spouse and/or children* \$2,500 for insured \$1,000 for dependent spouse and/or children*	\$10,000 for insured \$4,000 for dependent spouse and/or children* \$5,000 for insured \$2,000 for dependent spouse and/or children*	\$15,000 for insured \$6,000 for dependent spouse and/or children* \$7,500 for insured \$3,000 for dependent spouse and/or children*
Common Carrier Death Benefit	\$20,000 for insured \$8,000 for dependent spouse and/or children*	\$40,000 for insured \$16,000 for dependent spouse and/or children*	\$60,000 for insured \$24,000 for dependent spouse and/or children*

*Available only if optional family coverage is elected. Dependent spouse must be under age 65 at the time the policy is issued. Dependent children (including future and legally adopted children) are unmarried children under the age of 21 (23 if a full-time student). Any dependent child who is mentally or physically handicapped and incapable of employment will not lose protection because of age.

** Occupational restrictions apply.

†Loss of limb means actual severance. Loss of eyes means total and irrecoverable loss of sight. For multiple losses from one accident, the benefit is limited to a single payment.

Consult the policy for full benefits, exclusions and limitations. Amounts and benefits are subject to the terms of the policy when issued.

Exclusions

This Policy does not cover any death or injury, that results from:

- 1) Suicide, attempted suicide or self-inflicted injuries intentionally inflicted while you are sane or insane.
- 2) Any poison or gas voluntarily taken, administered, absorbed or inhaled.
- 3) Intoxication or voluntary drug overdose, excluding those taken as medicine under a physician's prescription.
- 4) Disease or infirmity, unless resulting from an accident or occurring within 90 days of the accident.
- 5) Commission of or attempt to commit an assault, felony or a crime of violence or from fleeing or resisting arrest.
- 6) Operating a vehicle on a racetrack or speedway in a race or speed test.
- 7) Insurrection, war or any act of war, declared or undeclared or participation in a riot.
- 8) Engaging in an illegal occupation.
- 9) Full-time active duty in the armed forces.
- 10) Operating, riding in or descending from any kind of aircraft, except as a passenger without aeronautic duties or any other specific duties in connection with aeronautic aircraft.
- 11) Claims for benefits due to a pre-existing condition.

Optional Family Coverage

Provides accident protection for your spouse and children, under age 21, age 23 if full-time students. Dependent benefits include all categories of benefits except for total disability.

Your spouse even becomes the insured, and is entitled to full-insured benefits in the event of your death, or after you have attained age 65.

Definitions

Accidental Injury means bodily injuries resulting from an accident that is the direct and independent cause of the loss and that occurs while the policy is in force.

Total Disability during the first two years of a loss means the inability to perform all the substantial and material duties of your regular occupation. After the first two years of a loss, it means the inability to perform the material and substantial duties of any occupation for which you are qualified by education, training or experience. You must be under the regular care of a physician.

On-the-Job means arising out of or in the course of your regular occupation. If your injury is covered by workers' compensation, it is deemed to be on-the-job.

Off-the-Job includes any loss from injury not on-the-job.

Hospital means an institution that is:

- a) Licensed by the state agency that approves hospitals.
- b) Providing medical care and treatment for sick or injured persons on an in-patient basis.
- c) Providing 24-hour registered nursing services.

Hospital Confinement means one or more separate or combined periods for the same or related causes unless separated by an interval of six consecutive months. If less than a six consecutive month separation, the confinement will be considered as one.

Pre-Existing Condition - A condition in which:

- 1) Symptoms resulting from an injury existed within the 2-year period before the date of issue; or
- 2) Medical advice or treatment for an injury was recommended by or received from a physician within the two-year period before the date of issue.



COLORADO BANKERS LIFE
Insurance Company

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

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