COMBINED / CHUBB / UNIVERSAL LIFE PROTECTOR

Life protection with a living benefit.

Universal Life Protector is flexible-premium adjustable permanent life insurance. Its Accelerated Payment Benefit is included.

Insured by **Combined Insurance Company, a Chubb company, as identified in the listed brochure**

Included Accelerated Payment Benefit

The benefit can pay partial or full benefits while you are living when its terminal-illness or permanent-confinement conditions are met.

Terminal-illness condition

The terminal-illness provision requires diagnosis before age 64 with an illness likely to result in death within 12 months.

Permanent-confinement condition

Alternatively, the brochure describes permanent confinement in a hospital, nursing home, extended-care or hospice facility until death.

Account value matters

Payment of the regularly scheduled premium does not guarantee enough account value to keep the policy in effect. Coverage depends on sufficient funds to cover the cost of protection. Keep this condition with descriptions of permanent protection.

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Understand how this policy works.

Flexible premiums and account value make this product different from term life insurance.

Insured by **Combined Insurance Company, a Chubb company, as identified in the listed brochure**

Eligibility printed in the brochure

The listed group brochure requires annual earnings of at least $12,000, six months of continuous employment with the current employer, at least 30 work hours a week with full-time status, and active work on the enrollment date.

Important policy limits

The brochure describes a limited benefit for suicide within two years of the policy date. Misstatement of age or tobacco use can change the proceeds. The original policy explains these provisions.

An included benefit to remember

Accelerated Payment Benefit remains part of the coverage description and policy reference. It is not a separately priced optional rider in this overview.

Source and policy terms

This coverage reference describes Ohio federal form 1219. It does not establish availability in other states. Account-value sufficiency and the terminal-illness or confinement definitions remain essential parts of the benefit description.