



If they need you, you need a Champion

Good things in life happen every day, and unfortunately, hardship happens too. You need a champion to defend and protect everything you value—your family, your goals, your dreams, your independence—in essence, your life.



For employees of
Detroit Public Schools Community District

Contact:
Commerce Financial LLC
1-800-588-6822

LIFETIME BENEFIT TERM | CHAMPION

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Life Insurance that lasts a lifetime.



Let LifeTime Benefit Term be **your Champion!**

If they need you, you need Life Insurance – Valuable protection for your loved ones

You work hard to provide a good life for your family. However, what if something happens to you? If they need you, you need a champion to defend and protect your family with money to help pay for:

- Rent and Mortgage
- Education
- Retirement
- Household Expenses
- Childcare
- Family Debt
- Burial

Make a promise to protect the future. Let LifeTime Benefit Term (LBT) be your Champion. It lasts a lifetime—guaranteed. LifeTime Benefit Term provides money to your family at death, and while you are living too. For the same premium, LifeTime Benefit Term provides higher benefits than permanent life insurance and lasts to age 121.

Benefit Design

Guaranteed Premiums

Life insurance premiums will never increase and are guaranteed to age 100. Thereafter no additional premium is due while the coverage can continue.

Guaranteed Benefits During Working Years

While the policy is in force, the Death Benefit is guaranteed 100% when it is needed most—during your working years when your family is relying on your income. Through age 70 (or 25 years if greater) your death benefit is 100% guaranteed.

Guaranteed Benefits After Age 70

Even after age 70, when income is less relied upon, the death benefit is guaranteed to never be less than 50%. And based on current interest rates and mortality assumptions the full death benefit is designed to last to age 99.

Paid-up Benefits

After 10 years, a paid up benefit begins to accrue. At any point thereafter, if premiums stop, a reduced paid up benefit is guaranteed. Flexibility is perfect for retirement.

Terminal Illness Benefit

After your coverage has been in force for two years, you can receive 50% of your death benefit, up to \$100,000, if you are diagnosed as terminally ill.



LifeTime Benefit Term is a great way to protect your most important asset and help provide the peace of mind your family deserves.



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Here's how LifeTime Benefit Term can be Your Family's Champion

As Life Insurance

LifeTime Benefit Term protects your family with money that can be used any way they choose. It is most often used to pay for mortgage and rent, education for children and grandchildren, retirement, family debt, and burial.

For Terminal Illness

After your coverage has been in force for two years, you can receive 50% of your death benefit, up to \$100,000, if you are diagnosed as terminally ill.

Features

Affordable Financial Security

For as little as \$3 per week, LifeTime Benefit Term provides lifelong protection to help your family replace income in the event of death.

Dependable Guarantees

Guaranteed Premium and Death Benefits last a lifetime.

Highly Competitive Rates

For the same premium, LifeTime Benefit Term provides higher benefits than permanent life insurance and lasts to age 121.

Fully Portable

You can keep your life insurance even if you change jobs or retire.

Guaranteed Renewable for Life

Your coverage cannot be cancelled as long as premiums are paid as due.

Family Coverage

Coverage available for your spouse, children and dependent grandchildren.

Death Benefits up to \$250,000—No Medical Exams

Coverage is issued based on your answers to a few simple health questions.

Flexible Benefit Choices

Once you make the promise to protect your family with LifeTime Benefit Term, there are several ways it can work for you. You don't have to make any decisions on how you use your benefits until you actually need them.

Here is an example of how LifeTime Benefit Term can be your Champion:

\$100,000 LifeTime Benefit Term Coverage

Maximize Death Benefit

You lead a full life and leave full death benefit to your beneficiary.

\$100,000
Death Benefit

Split Your Benefits

You lead a full life and shortly before your death, you access terminal illness benefits to supplement your expenses.

\$50,000
Terminal Illness

\$50,000
Death Benefit



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Choose a Champion. Choose LifeTime Benefit Term.



Flexible and Customizable

Every plan starts with guaranteed death benefits. Customize with additional benefits to meet your needs.

Additional Benefit Options

Accidental Death Benefit

Doubles the death benefit if death results from an accident.

Waiver of Premium

Waives premium if you become totally disabled.

Payor Waiver of Premium

Waives premium of your spouse, if you become totally disabled.

Benefit Summary

Death Benefit	Guaranteed Insurability Option	Accidental Death Benefit	Waiver of Premium	Payor Waiver of Premium	Premium/_____
Applicant:					
\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
Spouse:					
\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$
Children/Grandchildren:					
\$					\$
\$					\$
Total Payroll Deduction					\$

This is not an application for coverage. Refer to your enrollment form in order to apply for coverage. Enrollments are subject to underwriting approval.



LifeTime Benefit Term Exclusion

If the insured commits suicide, while sane or insane, within two years from the Date of Issue, and while this Coverage is in force, We will pay in one sum to the Beneficiary, the amount of premiums paid for this Coverage.

Rates: \$25,000 Benefit Amount

Issue Age	Premium Per Pay Period			
	26 Pay Periods		22 Pay Periods	
	Non Tobacco	Tobacco	Non Tobacco	Tobacco
35	6.66	9.00	7.87	10.64
45	11.04	15.66	13.05	18.51
55	19.86	28.92	23.47	34.18
65	40.74	57.66	48.15	68.14



Combined Insurance Company of America
Chicago, IL

LBT-DPS-1120

This document is a brief description of Certificate Form No. C34544. Refer to your certificate of insurance for specific details on benefits, exclusions and limitations, may vary by state.