

# LifeStyle Assurance™

## Guaranteed Issue Critical Illness Insurance

### LifeStyle Assurance

Description	<p>⊙ LifeStyle Assurance is guaranteed issue critical illness insurance that pays, as a lump sum, a percentage of the insurance benefit provided in the policy as listed below when you are first diagnosed with one of the following covered conditions on or after the 30th day (90th day for cancer) coverage becomes effective.<sup>1</sup></p>																						
	<table border="1"> <thead> <tr> <th>100% Coverage</th> <th>25% Coverage</th> <th>Skin Cancer Benefit</th> </tr> </thead> <tbody> <tr> <td>Invasive cancer</td> <td>Carcinoma in situ</td> <td>\$250 for primary insured</td> </tr> <tr> <td>Heart attack</td> <td>Major heart surgery</td> <td>\$250 for insured spouse</td> </tr> <tr> <td>Stroke</td> <td></td> <td>\$75 for each insured child</td> </tr> <tr> <td>End-stage renal failure</td> <th>10% Coverage</th> <td></td> </tr> <tr> <td>Major organ transplant</td> <td>Coronary angioplasty</td> <td></td> </tr> <tr> <td>Terminal illness</td> <td></td> <td></td> </tr> </tbody> </table>	100% Coverage	25% Coverage	Skin Cancer Benefit	Invasive cancer	Carcinoma in situ	\$250 for primary insured	Heart attack	Major heart surgery	\$250 for insured spouse	Stroke		\$75 for each insured child	End-stage renal failure	10% Coverage		Major organ transplant	Coronary angioplasty		Terminal illness			
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	<p>⊙ Each covered person's benefit amount decreases by 35% of the benefit amount at age 65 and decreases an additional 15% at age 70. Premium is not reduced as a result of these decreases.</p> <p>⊙ Guaranteed renewable for life.</p> <p>⊙ Pays a lump sum benefit one time for each covered condition and terminates once 150% of initial benefit amount has been paid.</p>																						
Benefit Amounts	⊙ \$5,000	⊙ \$10,000	⊙ \$15,000																				
Issue Ages	⊙ <b>Issue ages:</b> 18-64. No coverage termination age.																						
Premium	<p>⊙ Monthly payments are based on:</p> <ol style="list-style-type: none"> <li>1) Insured's age;</li> <li>2) State of residence;</li> <li>3) Smoker/nonsmoker status; and</li> <li>4) Benefit amount selected</li> </ol>																						
Death Benefit	⊙ None																						
Underwriting Guidelines	⊙ No medical exam.																						
Riders	<p>⊙ <b>Spouse Rider:</b> Provides benefit amount and deductible equal to those of the Primary Insured. Convertible to an individual policy equal to the amount provided by the Rider if the policy terminates due to the Primary Insured's death or due to divorce. The Rider cannot be added after issuance of the Primary Insured's Policy (a new policy must be purchased).</p> <p>⊙ <b>Child Rider:</b> Issue ages 0-25. Provides benefit amount and deductible equal to those of the Primary Insured to a natural or adopted child of the Primary Insured or Spouse who is under the age of 26 (unmarried). The child must be chiefly dependent upon the Primary Insured or Spouse for support. The Rider is only convertible if the Primary Insured dies while the child is under age 26. The Rider cannot be added after issuance of the Primary Insured's policy (a new policy must be purchased).</p>																						
Conversion	⊙ Covered insured persons may maintain coverage if the primary insured is no longer on the policy and benefit dollars are available. Additional rules apply.																						
Exclusion	⊙ Covered conditions will not be covered which results from: 1) being intoxicated or under the influence of drugs; 2) suicide; 3) participation in a riot or insurrection; and 4) participation in a felony or illegal participation.																						

<sup>1</sup>Varies by state.

This piece provides a brief summary of product features. The policy and riders associated with the product will contain the actual terms, definitions, limitations and exclusions that apply. Product features and availability vary by state and are solely the responsibility of Colorado Bankers Life Insurance Company®. Policy form series P-CIGI 2012 and rider form series R-CIGI Spouse 2012 and R-CIGI Child 2012. Some exclusions and exceptions apply. Please refer to the policy for the actual terms and conditions that apply.

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