

Protection when you need it most

Accelerated Death Benefit for Chronic Illness Agreement (ADB-CIA)

As life expectancies increase and health care costs rise, the demand for chronic illness protection is reaching an all-time high.¹ Adding ADB-CIA to your life insurance policy helps you protect your lifestyle, your finances and your family if you become chronically ill.²



Tailored Protection

Choose the chronic illness death benefit amount and monthly benefit percentage when you apply. You'll have access to 100 percent of the benefit value if you are certified as and meet requirements for being chronically ill.³



Your Money, Your Choice

The ADB-CIA gives you the freedom to save or spend your benefit payments as you choose. Pay for family care, buy groceries, cover the costs of assisted living, hire housekeeping or take care of other expenses. You can stop receiving benefits if you no longer need them. With recertification you can start them again.



Protect Your Legacy

ADB-CIA can help with expenses when you're chronically ill while preserving your life insurance coverage (as long as the full death benefit is not accelerated). You get benefits even if you stay healthy.

Choose from:

- Chronic illness benefits in any amount from 10 percent to 100 percent of the life insurance face amount (not to exceed \$5 million)
- A monthly benefit maximum of 2 percent or 4 percent of the dedicated face amount

Some important considerations:

- ADB-CIA allows access to a portion of the death benefit while living upon diagnosis of a chronic illness. The ADB-CIA charges are deducted from the accumulation value along with other charges in the contract.
- The ADB-CIA will reduce your death benefit on a dollar-for-dollar basis. Any remaining death benefit will be paid to your beneficiaries.
- The ADB-CIA can be added to your policy at issue, or you can add it later on currently available products – with underwriting approval for an additional cost.

To learn how chronic illness protection can help you plan for the unexpected, contact your financial professional today

1. Source: Everyone's health insurance is more expensive as more Americans manage chronic diseases, Adriana Belmonte, Yahoo Financial, August 20, 2019. <https://finance.yahoo.com/news/chronic-disease-cost-health-care-120046747.html>.
2. If owner/insured are different, benefits will be paid to the owner upon the insured being certified as a chronically ill individual.
3. A chronically ill individual has been certified by a licensed health care practitioner within the preceding 12-month period as: (1) being unable to perform without substantial assistance, at least two activities of daily living (activities that include eating, bathing, toileting, continence, dressing and transferring) for a period of at least 90 days; OR (2) having a severe cognitive impairment (confinement due to medical condition is required to be permanent in CT).

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods. Policyholders could lose money in this product.

Additional agreements may be available. Agreements may be subject to additional costs and restrictions. Agreements may not be available in all states or may exist under a different name in various states and may not be available in combination with other agreements.

The Accelerated Death Benefit for Chronic Illness Agreement is a life insurance policy agreement that provides an option to accelerate the death benefit in the event that the insured becomes chronically ill. This agreement may not cover all of the costs associated with chronic illness, is generally not subject to health insurance requirements, and may not be available in all states. This agreement does not provide long-term care insurance subject to state long-term care insurance law. This agreement is not a state-approved Partnership for Long Term Care Program Agreement and is not a Medicare supplement policy. Receipt of chronic illness benefit proceeds under this agreement may adversely affect eligibility for Medicaid or other government benefits or entitlements.

The accumulation value, surrender value, loan value, and death benefit will be reduced by a chronic illness benefit payment under this agreement.

Based on current federal tax law, there is uncertainty as to whether some or all benefit payments from life insurance Chronic Illness Agreements are taxed when received. We cannot assure you that Chronic Illness Agreement benefit payments will be treated as tax-free death benefits. Please consult a tax advisor before purchasing a Chronic Illness Agreement.

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Policy form numbers: ICC19-20204, 19-20204 and any state variations; ICC16-20057, 16-20057 and any state variations.

Not a deposit – Not FDIC/NCUA insured – Not insured by any federal government agency – Not guaranteed by any bank or credit union – May go down in value



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400 Robert Street North, St. Paul, MN 55101-2098
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