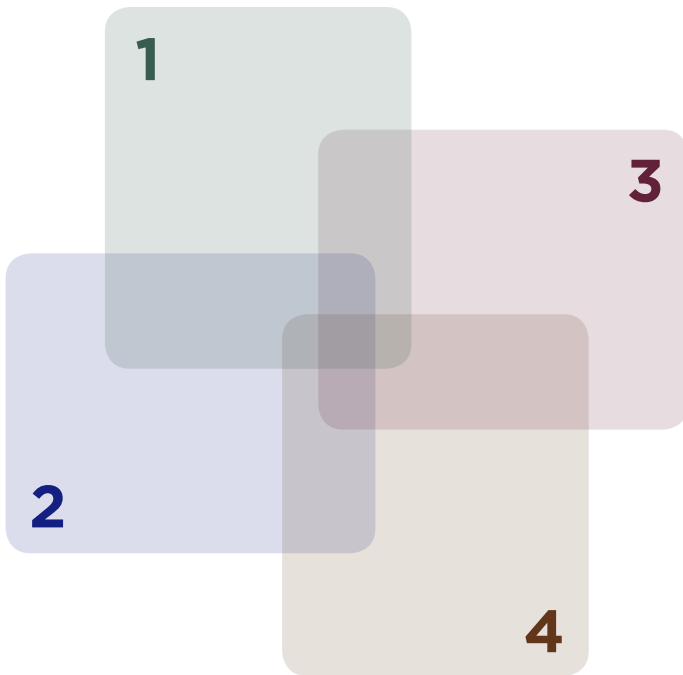


## understanding your needs



### Are you prepared for the unexpected?

It can be hard to determine your specific insurance needs and difficult to distinguish between the different types of insurance policies available today. So we've made it easy for you.

Our Needs Assessment tool has been designed to help you identify potential gaps in your existing insurance coverage in four easy steps. Understanding these gaps will make it easier to select the supplemental insurance plan that is right for you and your family.

**PRINT OUT** this tool, answer the questions and see where you may have gaps in your insurance.



To schedule an in-home appointment with a local agent, call 1-800-490-1322 or go to [www.combinedinsurance.com/contactus](http://www.combinedinsurance.com/contactus).

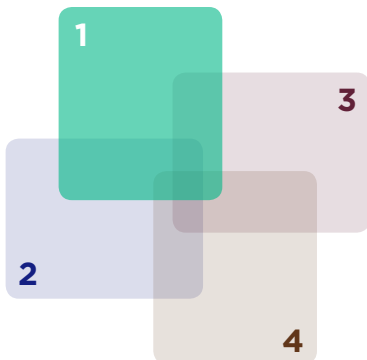


To talk to a live operator with any other questions, call 1-800-490-1322.



Let's make this easy.®

# what is your greatest concern?



## 1. protecting your paycheck...

IN 2008, OVER 9.4 MILLION DISABLING INJURIES OCCURRED WHILE OFF THE JOB.<sup>(1)</sup>

If you became sick or were injured, and couldn't work, would you still receive a paycheck?

YES	NO
<input type="checkbox"/>	<input type="checkbox"/>

Worker's Comp (on the job only)?

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Sick Days?

<input type="checkbox"/>	<input type="checkbox"/>
--------------------------	--------------------------

Short or Long Term Disability?


<input type="checkbox"/>	<input type="checkbox"/>
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Greatest concern for:

YOU

SPOUSE

IF YOU ANSWERED 'NO' to any of these questions, this means you have a need which has not been met.

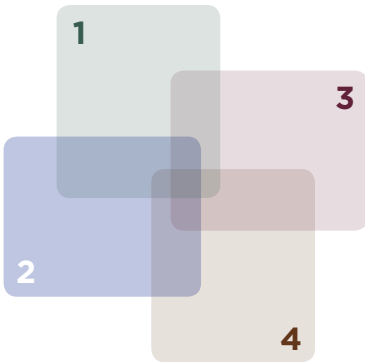
 **TO LEARN** how Combined Insurance can help replace lost income if you become disabled and are unable to work, visit [www.combinedinsurance.com/disability](http://www.combinedinsurance.com/disability).

 **FOR MORE INFORMATION** or to schedule an in-home appointment with a local agent, please call 1-800-490-1322 or visit [www.combinedinsurance.com/contactus](http://www.combinedinsurance.com/contactus) to submit an online inquiry.



STATISTICAL SOURCES: (1) National Safety Council, Injury Facts, 2010 Edition.

# what is your greatest concern? (continued)



## 2. protecting your family's lifestyle...


ACCORDING TO A RECENT SURVEY, 1 TO 2 YEARS AFTER A SPOUSE'S DEATH ALMOST 50% OF THE RESPONDENTS WERE JUST GETTING BY FINANCIALLY. 45% OF WIDOWS IN THE SURVEY SAID THAT THEIR SPOUSE DID NOT HAVE ADEQUATE LIFE INSURANCE.<sup>(2)</sup>


If you were to die tomorrow, will your family be able to maintain their standard of living?

	YES	NO
	<input type="checkbox"/>	<input type="checkbox"/>

Pay funeral costs?	<input type="checkbox"/>	<input type="checkbox"/>
Pay the mortgage/rent and other bills?	<input type="checkbox"/>	<input type="checkbox"/>
Replace your income?	<input type="checkbox"/>	<input type="checkbox"/>
Greatest concern for:	YOU <input type="checkbox"/>	SPOUSE <input type="checkbox"/>

**IF YOU ANSWERED 'NO'** to any of these questions, this means you have a need which has not been met.

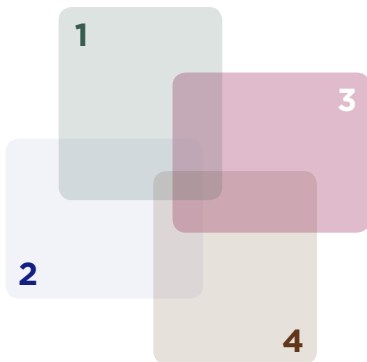
 **TO LEARN** how Combined Insurance can help relieve some of the financial pressures when your family needs it the most, visit [www.combinedinsurance.com/life](http://www.combinedinsurance.com/life).

 **FOR MORE INFORMATION** or to schedule an in-home appointment with a local agent, please call 1-800-490-1322 or visit [www.combinedinsurance.com/contactus](http://www.combinedinsurance.com/contactus) to submit an online inquiry.



**STATISTICAL SOURCES:** (2) The Need and Value of Life Insurance. LIMRA, August 2004.

## what is your greatest concern? (continued)



### 3. protection for critical illnesses...


**IN THE U.S., 1 IN 2 MEN AND 1 IN 3 WOMEN WILL DEVELOP CANCER DURING THEIR LIFETIMES...AND 60% OF TOTAL COSTS WILL BE NON-MEDICAL.<sup>(3)</sup>**


If you develop cancer, have a heart attack or stroke, do you have an emergency cash fund equal to 6 to 12 months income to help pay the non-medical costs? **YES**  **NO**

Specifically, do you have an emergency fund to help pay the non-medical costs associated with cancer?

Greatest concern for: **YOU**  **SPOUSE**

**IF YOU ANSWERED 'NO'** to any of these questions, this means you have a need which has not been met.

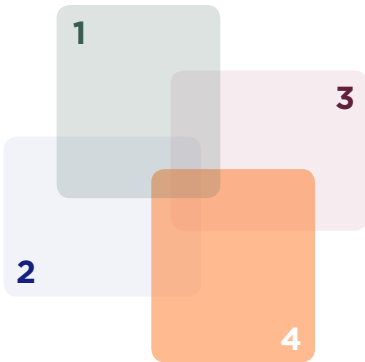
 **TO LEARN** how Combined Insurance can help reduce the worry if a critical illness occurs, making it easier for you to focus on getting well, visit [www.combinedinsurance.com/health](http://www.combinedinsurance.com/health).

 **FOR MORE INFORMATION** or to schedule an in-home appointment with a local agent, please call 1-800-490-1322 or visit [www.combinedinsurance.com/contactus](http://www.combinedinsurance.com/contactus) to submit an online inquiry.



**STATISTICAL SOURCES:** (3) American Cancer Society, Cancer Facts and Figures, 2009.

## what is your greatest concern? (continued)



### 4. protection for accidents and sicknesses...


**IN 2007 OVER 34 MILLION PEOPLE SOUGHT MEDICAL ATTENTION FOR INJURIES ALONE.<sup>(4)</sup>**


If you suffered an accident or sickness do you have an emergency cash fund to help pay for non-medical expenses?

YES  NO

Greatest concern for: YOU  SPOUSE

**IF YOU ANSWERED 'NO'** to this question, this means you have a need which has not been met.

 **TO LEARN** how Combined Insurance can help pay for benefits your major medical health insurance may not cover, visit [www.combinedinsurance.com/accident](http://www.combinedinsurance.com/accident).

 **FOR MORE INFORMATION** or to schedule an in-home appointment with a local agent, please call 1-800-490-1322 or visit [www.combinedinsurance.com/contactus](http://www.combinedinsurance.com/contactus) to submit an online inquiry.



**STATISTICAL SOURCES:** (4) National Safety Council, Injury Facts®, 2010 Edition.