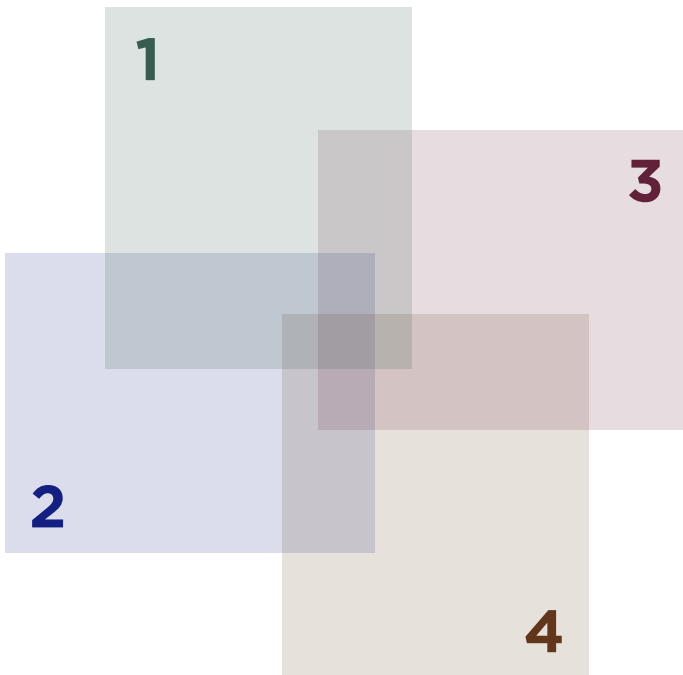


understanding your needs



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.

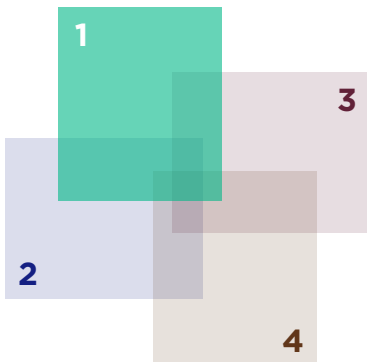


To talk to a live operator with any other questions, call 1-800-490-1322.



Let's make this easy.™

what is your greatest concern?



1. protecting your paycheck...

IN 2006, OVER 9.4 MILLION DISABLING INJURIES OCCURRED WHILE OFF THE JOB.⁽¹⁾

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.

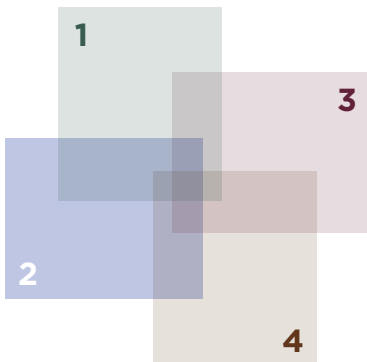
 **TO LEARN** how Combined Insurance can help replace lost income if you become disabled and are unable to work, visit www.combinedinsurance.com/disability.

 **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 to submit an online inquiry.



STATISTICAL SOURCES: (1) National Safety Council, Injury Facts®, 2008 Edition, www.nsc.org/lrs/injuriesinamerica08.htm

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.⁽²⁾

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

YES NO


Pay funeral costs?


Pay the mortgage/rent and other bills?

Replace your income?

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

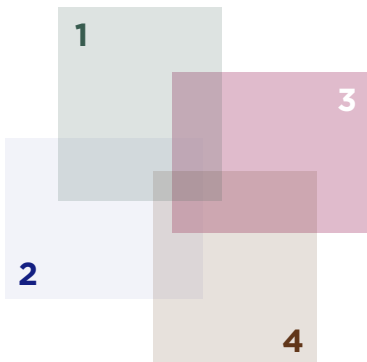
IF YOU ANSWERED 'NO' to any of these questions, this means you have a need which has not been met.

 **TO LEARN** how Combined Insurance can help relieve some of the financial pressures when your family needs it the most, visit 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 to submit an online inquiry.



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 67% OF TOTAL COSTS WILL BE NON-MEDICAL.⁽³⁾


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 pay the non-medical costs? **YES** **NO**

Specifically, do you have a fund to pay the 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.

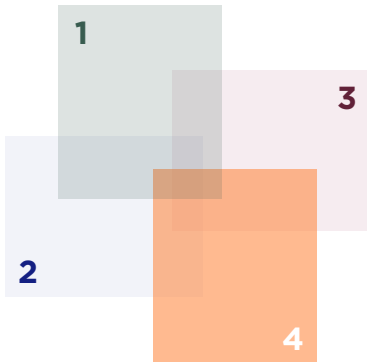
 **TO LEARN** how Combined Insurance can help reduce the worry if a critical illness occurs, making it easier for you to focus on getting well, visit www.combinedinsurance.com/health.

 **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 to submit an online inquiry.



STATISTICAL SOURCES: (3) American Cancer Society, Cancer Facts and Figures, 2007

what is your greatest concern? (continued)





4. protection for unexpected medical expenses...

THE AVERAGE LENGTH OF STAY AT A HOSPITAL IS 5 DAYS AT AN AVERAGE CHARGE OF \$22,300 PER STAY.⁽⁴⁾

If you became sick or were injured, would your current health insurance cover all of the costs?	YES	NO
	<input type="checkbox"/>	<input type="checkbox"/>
Costs for an emergency room visit?	<input type="checkbox"/>	<input type="checkbox"/>
Costs for a hospital stay?	<input type="checkbox"/>	<input type="checkbox"/>
Deductibles and co-payments?	<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 pay for benefits your major medical health insurance may not cover, visit 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 to submit an online inquiry.



STATISTICAL SOURCES: (4) HCUP Facts and Figures: Statistics on hospital-based care in the United States, 2005.

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