



Dear NJ Policy Holders,

As a life insurance customer of Combined, we are providing you with important information relating to your Combined life insurance policy. Combined Insurance has implemented a 90 day premium grace period during this unprecedented time. You have the option to contact Combined and inform us that you wish to begin the premium grace period on either April 1, 2020 or May 1, 2020. This means that if you have been unable to make premium payments on your Combined life insurance policy due to hardships created by the COVID-19 crisis, your coverage will remain in effect during the 90 period following either April 1<sup>st</sup> or May 1<sup>st</sup>, as selected by you. Combined will also offer you the opportunity to repay any premiums that are unpaid at the end of this 90 day period over a time-frame of up to 12 months beginning with the expiration of the 90-day premium grace period.

If you are experiencing financial hardships as described under this order, please contact our Combined Customer Care team toll free 800-225- 4500, Monday thru Friday, between the hours of 7:30 AM through 6:00 PM to discuss your options.

We would also like to remind you that you can access your policy information anytime online via the Combined Insurance Self-Service portal.

**Easy access when you want it, 24 hours a day, 7 days a week, 365 days a year!**  
Go to <https://my.combinedinsurance.com>