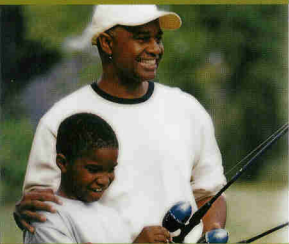


# CNA Group Term Life

Financial and  
emotional security  
for those you love



The death of a wage earner can mean that a family will find itself facing the stress of losing a loved one and the endangerment of the family's financial security. CNA Group Term Life Insurance goes beyond the insurance check to support people's emotional as well as financial needs.

## Choices to fit the group

CNA group term life plans offer options to accommodate the wide variations in company size, employee demographics, budget and employee benefit objectives.

## The Basic and Supplemental or the Voluntary Plan

- **Basic and Supplemental Plan**—Basic only or basic and supplemental employee coverage. Dependent and/or retiree coverage, and a selection of benefit amounts also available.
- **Voluntary Plan**—An employee-pay-all plan that may also include coverage for dependents, at affordable group rates.

## Optional Accidental Death and Dismemberment (AD&D) coverage

AD&D coverage can be added to a life plan in amounts matching the life benefit for worldwide, 24-hour protection for employees and their insured dependents. May include child education, seatbelt and air bag, felonious assault, increased child dismemberment and/or repatriation of remains benefits.

## Help when it's most needed

- **Beneficiary Assist<sup>SM</sup>**—Grief counseling, legal services and financial planning services
- **Assured Access Account**—A settlement claim option much like a checking account
- **Travel Assistance Services**—Expert assistance for travelers in emergency situations

## Innovative features available

- **Survivor Portability**—Allows covered dependents to continue coverage if the insured employee dies
- **Accelerated Benefit**—Provides a "living benefit" for terminal illness
- **Enhanced Accelerated Benefit**—Provides a benefit for nursing home care when the insured employee is unable to perform the activities of daily living or has a severe cognitive impairment\*
- **Pathway Portability**—Enables employees to continue coverage for three years, or until age 65 with proof of insurability
- **Waiver of Premium**—Includes a worksite modification benefit

## A full range of employee benefits

CNA also offers group accident, short-term and long-term disability, specified-benefit medical and long-term care plans and the unique Flexible Protection Plan<sup>SM</sup>, a "four-in-one" plan with benefits for total disability, skilled nursing facility confinement, terminal illness or death. Plans can be customized for small business and industries or professions with special employee benefit needs.

## Call today to discover the ease and responsiveness of CNA

Talk to your independent agent or broker, call 1-800-262-3039 or visit [www.cna.com/groupbenefits](http://www.cna.com/groupbenefits).

\* Not a long-term care benefit.

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features, product availability and/or underwriting company may vary by state. This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the coverage described. Only the insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions. ©2003 CNA Financial Corporation