

Worksite voluntary insurance products



CONSECO®
Step up.

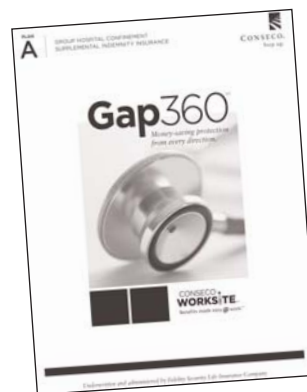


Conseco Wage GuardSM

Underwritten by
CONSECO INSURANCE COMPANY
Short-term disability insurance that provides the added flexibility of a customized plan

Sales advantages:

- Two simple plan options
- Weekly benefit amounts up to \$1,700
- Guaranteed issue amounts up to \$700 a week
- 2-year rate guarantee
- Available to employer groups for payroll deduction



Gap360SM

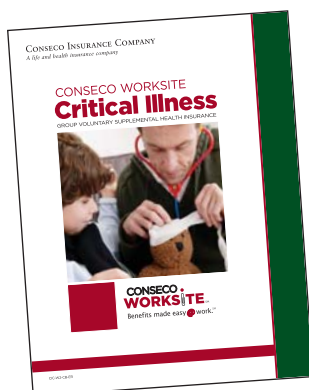
Underwritten by
FIDELITY SECURITY LIFE
INSURANCE COMPANY

Arranged by
CONSECO INSURANCE COMPANY

Provides first-dollar coverage to help supplement the gaps in today's major medical plans

Sales advantages:

- Coverage for the family
- Coverage for hospital and outpatient visits
- Doctor office and wellness benefits
- Available to employer groups for payroll deduction

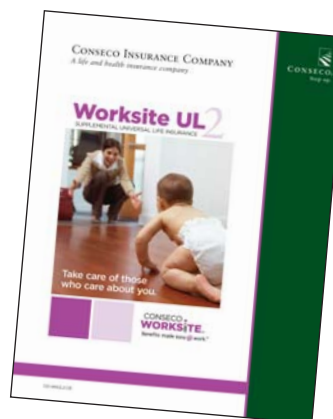


Conseco Worksite Critical Illness

Underwritten by
CONSECO INSURANCE COMPANY
Offers lump-sum benefits for today's most common critical illnesses

Sales advantages:

- Benefit amounts of \$5,000 to \$75,000
- Guaranteed issue amounts up to \$20,000
- First diagnosis and recurrence benefits
- Wellness benefit
- Return of premium or cash value option
- Available to employer groups for payroll deduction



Worksite UL2

Underwritten by
CONSECO INSURANCE COMPANY

Provides valuable universal life protection

- Coverage available for spouse, children and grandchildren regardless of employee enrollment¹
- Automatic Benefit Increase rider ("Add-a-Buck") increases policy's face value with no additional underwriting
- Guaranteed issue available
- Available to employer groups for payroll deduction

¹A grandchild policy is subject to state availability.

All products and riders are subject to state availability.
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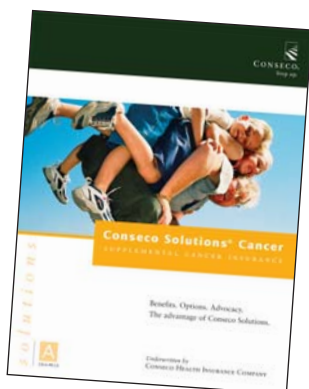
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Benefits made easy @work.®

Worksite voluntary insurance products



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Conseco Solutions® Cancer

Underwritten by CONSECO HEALTH INSURANCE COMPANY

Important benefits and riders—plus assistance with questions about healthcare

Sales advantages:

- Express payment of up to \$10,000
- Daily hospital confinement payments
- Transportation and family lodging benefits
- Available for direct *and* payroll sales



Conseco Critical SolutionsSM

Underwritten by

CONSECO INSURANCE COMPANY
Critical illness coverage that's simple to understand and use

Sales advantages:

- Three simple plans with two options of coverage
- Lump-sum payment options up to \$70,000
- Wellness benefit
- Available for direct *and* payroll sales



Accident Secure® Plus

Underwritten by

CONSECO INSURANCE COMPANY

Accidental injury coverage with additional built-in features

Sales advantages:

- AD&D with disability benefits
- Accident specified-injury benefits for fractures, dislocations and more
- Inpatient hospital confinement benefit
- Transportation, family lodging and ICU benefits and more
- Available for direct *and* payroll sales



Section 125 & 132

Offered by Conseco Insurance Company through P&A Group

Allows group participants to contribute on a pre-tax basis toward the cost of insurance and other benefits

Section 125 cafeteria plan

Sales advantages:

- Offered as a premium-only plan or a full cafeteria plan with a flexible spending account



Hospital Secure®

Underwritten by

CONSECO INSURANCE COMPANY

Supplemental coverage for hospital stays

Sales advantages:

- Two simple plan options
- Lump-sum confinement options up to \$2,500
- Optional pet boarding and daily confinement rider
- Available for direct *and* payroll sales

Section 132 transportation plan

Sales advantages:

- Allows employees to pay for ongoing work-related travel and parking expenses with pre-tax dollars

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Benefits made easy @work.®

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See other side for more products.

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