



**For all of the promises you've made...**

## To Keep Your Promises



There is one thing in life that you can absolutely count on — change. As the stages of your life change, your insurance and financial needs change along with them. The needs of a young man just starting out are far different from what he'll need when he marries and has children. An older woman with grown children does not have the same needs she did as a young mother and wife. And while every life situation is unique, preparing for change is essential for everyone. Whether there are changes in age, health, abilities... some expected, some unforeseen... it's up to you to plan for life's changes. And it's not enough to only think about today. You have to consider what you'll need for your own future and the future of your family... those you have promised to love, protect and provide for. For fulfilling your

promises, CNA offers outstanding individual life and long-term care coverage for you and your family members, all of which you can purchase at employee-discounted rates and keep throughout the life of the policy as long as premiums are paid. Also available are our Variable Annuities and Variable Universal Life. This booklet highlights a range of CNA products that can help protect you and your family, and enable you to keep the promises you've made.

### **Term Life Insurance**

Term Life Insurance gives you the added assurance that your loved ones are provided for in the event of your death. In the CNA 110G and 120G series, two different lengths of coverage are offered. The 110G and 120G Term Life Insurance products provide low-cost, guaranteed level rates for 10 years and 20 years respectively. Additionally, coverage is available to employees and spouses at a discounted rate, and there are optional riders that include a Child Rider, Accidental Death Benefit and Waiver of Premium.

### **Interest-Sensitive Whole Life Insurance**

Interest-Sensitive Whole Life Insurance provides coverage at guaranteed rates and cash values. Other highlights include tax-deferred interest, loan privileges, coverage that is available to employees, spouses, children and grandchildren and optional riders such as Accidental Death Benefit, Waiver of Premium and a 21-day Free Look Period.



**The  
average  
American  
has  
\$26,000  
in life  
insurance  
protection.**

### **CNA Capital Select® Variable Annuities\***

Because the best time to start planning for retirement is now — while you're still working — now is the time to look into investing in variable annuities. CNA offers you two different variable annuity plans to help you bridge the gap between funds you now have and the funds you'll need in the coming years. With Capital Select, you'll have a variety of investment options at varying risk levels. Our portfolio includes some of the biggest, oldest and best funds available.

### **CNA Capital Select® Variable Universal Life**

It's like getting two products in one... life insurance coverage and an investment portfolio. CNA Capital Select Variable Universal Life offers affordable lifetime insurance coverage along with long-term, tax-deferred cash accumulation — all in one simple, convenient package. Variable Universal Life (VUL) insurance helps to meet your life insurance and financial needs. And VUL offers the same great investment options as variable annuities.



Variable contracts carry an investment risk because the underlying stocks rise and fall in value. Some investment accounts are more volatile (e.g., high-yield bond funds) than others (e.g., long-term growth funds). There are also costs from investment management advisor fees. Please refer to a prospectus for details.

### **Individual Long-Term Care Insurance**

Illness and accident can strike anyone, at any age. And if a situation brings about the need for long-term care, one of the best types of protection is Long-Term Care Insurance. Long-Term Care Insurance provides for extended nursing and home health care that you might need, rather than having to pay for these expensive services from your assets and savings. CNA offers significantly discounted rates to employees and extended family members, including parents, grandparents, parents-in-law, grandparents-in-law and adult children (18 and older). Individual long-term care policies also provide the flexibility to design a plan to meet your personal financial situation.

\*Variable contract investments should be considered long-term investments (and hence may be suitable for your retirement needs) because they have limited liquidity in that if you decide to sell part or all of your investment, stock market conditions — and therefore surrender values — may be less favorable than at other times. Market values vary daily. You may be subject to a surrender charge. When you invest directly in mutual funds, you are taxed each year on the increase in value of your funds. But, with our Variable Annuity, capital gains taxes are deferred until you surrender the contract, or begin receiving annuity payments. If you surrender all or part of it before you are age 59½, the IRS assesses a 10% penalty tax for early surrender. Mutual funds, by themselves, are not taxed similarly.

## Term Life Insurance...for the terms of your promises



**Promises are not just wishes or empty thoughts. When made in earnest and made to your family, promises are real...as real as it gets.**

You've made the promise to provide for your family. Providing for them means for all time, even in the event of your untimely death. While none of us likes to think about our mortality, death is a part of life and, unfortunately, if you were to die, your family's expenses live on. Whether you have a mortgage commitment, college tuition loans, car payments or household bills, your family is responsible to fulfill these financial obligations for you. With a term life insurance policy, you can secure funds for your family's current debts and future plans.

CNA offers you two very attractive and affordable products that provide you with coverage for a set period of time — a “term,” hence the name term life insurance. You can choose our 110G Term Life insurance that provides low-cost, guaranteed level increase rates for 10 years or you can extend your coverage with 120G Term Life insurance which offers low-cost, guaranteed level rates for 20 years.

It's up to you to select the amount of coverage the policy provides, based on your understanding of your personal needs and the lifestyle of your family. A CNA representative can help you determine what term length and premium amount is right for you. Level premium rates are one of the reasons why term life is so popular with young families, singles and anyone who wants to buy life insurance for a limited amount of time — at rates that will not change. And what makes term life even more affordable is the fact that CNA makes these policies available to you, as an employee, and your spouse at a discounted rate. Plus, CNA offers you options that include a Child Rider, Accidental Death Benefit and Waiver of Premium if you become totally disabled.

While traditional family members, meaning spouse and kids, are typically the beneficiaries of a term life insurance policy, these kinds of policies benefit others as well. People who are single, widowed, single parents and the like also have financial commitments that don't go away upon their death. They, too, may benefit from having a term life policy. And because this coverage is very affordable, everyone should at least consider it. To ensure that your loved ones are not obligated to pay your bills without any assistance, consider a term life insurance policy.



CNA and CNA Life are registered service marks, trade names and domain names of CNA Financial Corporation. CNA life insurance products are underwritten by Valley Forge Life Insurance Company. This policy has a level death benefit with adjustable premiums. For costs and complete details, call or write your insurance agent. This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the plan described. Please remember only the policy can give actual terms, coverage amounts, conditions and exclusions. These products and their features may not be available in all states.

## Interest-Sensitive Whole Life Insurance Personal Security Plan...increasing the value of your promises

**There is a level of responsibility that goes with a pledge of security... and that level is at its highest when the pledge is made to your loved ones.**



Hard work has its rewards. You know that, because you work hard day in and day out as part of the CNA team. And at the end of the day, you want to know your hard work has paid off. Well, how about at the end of your life? Thinking about your own death is not pleasant, but it is necessary. When you live a full life, it means you leave behind life's riches...both financial and emotional, with the most meaningful being family. Those who rely on you for emotional security also depend on you for financial security. And if you were to die, that reliance does not go away.

To protect your family from financial hardship in the event of your death, CNA offers you Interest-Sensitive Whole Life Insurance. Beyond basic term life insurance, whole life insurance is designed as lifelong insurance (hence the word "whole") that has an added feature of tax-deferred interest earned at competitive rates. Serving as a life insurance product, it builds cash values. Our Interest-Sensitive

Whole Life Insurance product provides permanent protection at guaranteed rates and cash values. What's more, the benefits are passed on to your beneficiaries tax-free. CNA's whole life product has built-in loan privileges, and coverage is available to employees, spouses, children and grandchildren. There are also optional riders including Accidental Death Benefit and Waiver of Premium.

Like term life insurance, our whole life coverage ensures that your family will have the funds to help pay for life's expenses without having to spend or even exhaust savings or



assets. Unlike term, though, this product does not expire within a certain period of time. As long as premiums are paid, this modern, high-value life insurance plan covers you for your entire life, guaranteeing that you and your family are protected...no matter what happens.

**One out  
of six  
Americans  
will die  
before  
the age  
of 65.**

What's more, you will realize the value of this product before you die. Because it is an automatic savings product as well as life insurance coverage, our whole life plan earns you guaranteed, tax-deferred interest on your account value. You can use this growing asset any way you like...for your retirement, your children's college expenses or for one of life's many emergencies or pleasures. It's not only a guarantee of financial security for your family, but it is one for you as well...knowing your money will be there if you need it.



CNA and CNA Life are registered service marks, trade names and domain names of CNA Financial Corporation. CNA whole life insurance products are underwritten by Valley Forge Life Insurance Company, one of the CNA insurance companies. Policy form number:V100-1060-A. This product is not available in all states.

## Capital Select® Variable Products... you're never too old or young to secure your future



**The promise of the future. It's not only what's to come... it's what you make it.**

### **CNA Capital Select® Variable Annuities**

You've made a promise to yourself to enjoy the return on your investment of years of employment. When retirement time comes, you want to be sure that you can do the things you planned for, go the places you've dreamed of for years. One way to help make that happen...and turn your lifelong dreams into realities...is to invest today in the promise of the future. CNA offers you an ideal way to do that with CNA Capital Select Variable Annuities.

CNA Capital Select Variable Annuities are retirement investment products that have been created for a number of reasons. First, to provide you with a cash accumulation vehicle that combines the growth potential of market-based investment portfolios (similar to mutual funds) with the power of tax deferral. Second, to accumulate money that can be converted into an income stream as a supplement to other retirement savings. And you should know that annuities are among the only products available that offer a guaranteed income for life.

While annuities can provide you with a lifetime income, variable annuities have the added feature of allowing you to choose to have all – or part – of that income reflect the investment performance of the underlying investment accounts you choose. Of course, each investment account performance will vary as stock market conditions vary. Since the variable annuity is an insurance product, there are minimal mortality charges as well as management fees. However, because your investment is tax-deferred, you pay no taxes on your gains until you withdraw money from your annuity. Mutual funds also have management fees, but cannot provide a guaranteed income, and therefore have no mortality charge.

The CNA portfolio of Capital Select Variable Annuities is two-fold. It includes the cornerstone Capital Select Variable Annuity product as described above as well as the CNA Capital Select PLUS® Variable Annuity.



**If you save as much in the next five years as you have in the last five years, will you be able to meet your goals?**

## **CNA Capital Select PLUS<sup>®</sup> Variable Annuity**

In addition to all of the features and benefits offered by Capital Select Variable Annuities, the CNA Capital Select PLUS Variable Annuity has an additional immediate interest credit feature. For your initial contribution, and for any contribution made prior to the first contract anniversary, you will be credited with an amount equal to three percent of each contribution.

You can enjoy this additional three percent interest credit with the same low policy fees and investment management fees as our regular Capital Select Variable Annuities. The only difference is that you will have a surrender charge period two years longer than that of the Capital Select Variable Annuity.

## **CNA Capital Select<sup>®</sup> Variable Universal Life**

CNA Capital Select Variable Universal Life is an exceptional retirement savings product that provides you with an affordable life insurance component plus market-based cash growth possibilities through investment portfolios patterned after mutual funds. And that's not all of the benefits. The investment earnings are tax-deferred.

The cash value of this contract is invested in underlying investment accounts of your choosing. As such, the value of that portion of your contract will vary depending on investment market conditions and returns. There are management fees that are passed on to the contract holder. In addition, there may be a charge for surrendering the contract for its current value. Any earnings that accumulate in the contract have the benefit of tax deferral until you surrender the contract in part or full.

Capital Select Variable Universal Life is available with multiple riders: an additional insurance rider that provides additional level term coverage that allows you to customize your coverage; an accelerated benefit rider that allows you to receive a benefit advance; a term insurance rider for additional insureds; a waiver of monthly deduction if the policy owner becomes totally disabled; a child term insurance rider; total disability waiver of premium; and an accidental death benefit rider.

As with any annuity or life insurance contract, guaranteed values and payments are subject to the claims paying ability of the insurer issuing the contract.

This product and some features are not available in all states. The CNA Capital Select Variable Annuity, CNA Capital Select Plus Variable Annuity and CNA Capital Select Variable Universal Life are issued by Valley Forge Life Insurance Company (VFL), one of the CNA companies. CNA is a registered service mark of CNA Financial Corporation. The principal underwriter of these products is CNA Investor Services, Inc., a registered broker-dealer and member of the NASD and SIPC. CNA Investor Services, Inc. is an affiliate of CNA Financial Corporation. Policy form numbers: (Capital Select VA) V100-1128-A Series, V100-1129-A Series, P4-119913-A Series, P4-119914-A Series; (Capital Select Plus VA) VA-101 Series; (Capital Select VUL) V101 Series. This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the plan described. This brochure must be accompanied by a prospectus. If you need another copy, please contact your financial advisor, or call CNA at 1-800-824-2621. Please read the prospectus carefully before investing or sending money.

## Individual Long-Term Care Insurance... for those you love and those who love you



**There are no boundaries for commitments. They are not constrained by time, distance or age...only by choice.**

Life long commitments. When you make commitments to your loved ones, you don't want to ever let them down. A true commitment is one that is made for life...and all it entails. But, the reality is that life can entail illness or accidents at any age. Whatever the case, when illness that is serious, long-term or debilitating occurs, it can require home health care assistance or even nursing home living. Not only can this drain you and your loved ones emotionally, but it can drain you financially as well. Unless you have had the foresight to purchase long-term care insurance.

Long-term care insurance is designed to provide coverage for the physical and emotional assistance that is needed for anyone who requires help with activities of daily living, such as eating, bathing, dressing, transferring and toileting. It also provides for the supervision of persons with a cognitive impairment, such as Alzheimer's disease.

Contrary to a popular misconception, long-term care coverage is not only for the elderly. It is for anyone who wants to help protect their hard-earned assets and savings in the event of a serious illness that requires extended, extensive care...because, as we all know, that kind of care can be extremely costly. Long-term care insurance is one of the best ways to help protect what has taken you a lifetime to earn.

To make long-term care protection more affordable for you, CNA offers employees a 20% discounted rate, which also applies to your extended family members, such as parents, grandparents, parents-in-law, grandparents-in-law and adult children (18 and older). Also, if you and your spouse both enroll, you each receive an additional spousal discount. In addition, CNA will guarantee that your rate will not increase for 10 years!\*

## Start Fulfilling Your Promises for Tomorrow...Today

There is nothing more powerful or more compelling than a promise. And when it's a promise made to people you love, there is nothing more important. But fulfilling your promises does not happen automatically. It takes work, commitment and fortitude. It takes insight and foresight. Now is the time to put those principles into action and start ensuring that the promises you've made to yourself and your family are kept. These are promises about the future well-being and financial security of your family. Promises you need to make. Promises you can't afford to break. Promises made for life.

### Take these steps and take the important step toward a secure future for you and your family:

- 1** Call for more information on the product(s) that interest you.
- 2** Fill out the attached form and mail it to CNA for more information.
- 3** Visit [cnalife.com](http://cnalife.com) for term, whole life; [cnaltc.com](http://cnaltc.com) for long-term care and [cnavariable.com](http://cnavariable.com) for variable annuity or variable universal life.
- 4** Call today for your private consultation with a CNA representative.
- 5** Review your choices and plans with your family/spouse.
- 6** Enroll today...for all of the promises you've made for tomorrow.



\*Not available in all states.

CNA and CNA LTC are registered service marks, trade names and domain names of CNA Financial Corporation. CNA long-term care insurance products are underwritten by Continental Casualty Company and Valley Forge Life Insurance Company. Both are CNA companies. This brochure is only a description of the coverage. Only the insurance policy can give actual terms, coverage amounts, limits, conditions and exclusions. Policy form numbers: (Preferred Advantage) P0/P1-N0022 Series, P0/P1-N0026 Series; (Preferred Solution) P0/P1-N0075 Series, P0/P1-N0080 Series, P0/P1-N0085 Series, P0/P1-N0090 Series, P0/P1-N0095 Series, P0/P1-N0100 Series. These products and some of their features are not available in all states



**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. 902 CHICAGO, IL

POSTAGE WILL BE PAID BY ADDRESSEE

NO POSTAGE  
NECESSARY IF  
MAILED IN THE  
UNITED STATES

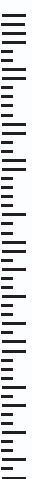


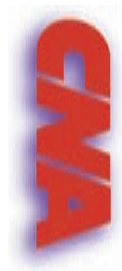
**CNA LIFE**

**ATTENTION: G. DEMARCO**

333 SOUTH WABASH AVENUE 34 SOUTH

CHICAGO, IL 60604-9809





Please check the box for the CNA coverage you are most interested in. We will mail, call or email you with all the information you need to make the best choice for coverage for you and your family.

Check all that apply.

**Term Life Insurance**

NAME: \_\_\_\_\_

**Interest-Sensitive Whole Life Insurance**

ADDRESS: \_\_\_\_\_

**CNA Capital Select<sup>®</sup> Variable Annuities**

CITY/STATE/ZIP: \_\_\_\_\_

**CNA Capital Select<sup>®</sup> Variable Universal Life**

EMAIL: \_\_\_\_\_

**Long-Term Care Insurance**

PHONE: \_\_\_\_\_

FAX: \_\_\_\_\_

CNA, CNA Life and CNA LTC are registered service marks, trade names and domain names of CNA Financial Corporation. CNA life insurance products are underwritten by Valley Forge Life Insurance Company (VFL) and, in the state of New York, Continental Assurance Company (CAC). CNA long-term care products are underwritten by Continental Casualty Company (CCC) and Valley Forge Life Insurance Company. The principal underwriter of CNA investment products is CNA Investor Services, Inc. CNA variable life policies are issued by Valley Forge Life Insurance Company. All are CNA companies. VFL and CAC have entered into and renewed on an annual basis a coinsurance pooling treaty. During the term of that treaty, VFL and CAC each support the policy obligations of the other.

## **CNA Life**

**333 South Wabash Avenue 34 South  
Chicago, IL 60604**