LifeTime Benefit Term

Life Insurance—Valuable protection for
your loved ones

You work hard to provide a good life for
your family. However, what if something
happens to you? Chubb LifeTime Benefit
Term provides the help you and your
family needs to help pay for:

• Mortgage and Rent
• College and Education
• Retirement
• Household Expenses
• Long Term Care
• Childcare
• Family Debt
• Burial

LifeTime Benefit Term provides money
to your family at death, and while you are
living too, if you need home health care,
assisted living or nursing care. For about
the same premium, LifeTime Benefit Term
provides higher benefits than permanent life
insurance and lasts to age 121.

Guaranteed Premiums
Life insurance premiums will never
increase and are guaranteed to age 100.
Thereafter no additional premium is due
while the coverage can continue to age 121.

Guaranteed Benefits During
Working Years
Death Benefit is guaranteed 100% when
it is needed most—during your working
years when your family is relying on your
income. While the policy is in force, the
death benefit is 100% guaranteed for the
longer of 25 years or age 70.

Guaranteed Benefits After Age 70
After age 70, when income is less relied
upon, the benefit is guaranteed to never
be less than 50% of the original death
benefit. And based on current interest
rates and mortality assumptions, the full
death benefit is designed to last a lifetime.

Paid-up Benefits
After 10 years, paid up benefits begin
to accrue. At any point thereafter, if
premiums stop, a reduced paid up benefit
is guaranteed. Flexibility is perfect for
retirement.

Long Term Care (LTC)*
If you need LTC, you can access your
death benefit while you are living for home
health care, assisted living, adult day care
and nursing home care. You get 4% of
your death benefit per month while you
are living for up to 25 months to help pay
for LTC. Insurance premiums are waived
while this benefit is being paid.

Extension of Benefits*
Extends the monthly Long Term Care
benefit for up to an additional 50 months,
after 100% of the base death benefit has
been used for LTC.

Terminal Illness Benefit
After your coverage has been in force
for 30 days, you can receive 50% of your
death benefit, up to $100,000, if you are
diagnosed as terminally ill.

This product is underwritten by Combined Insurance Company of America, a Chubb company.
Here’s How LifeTime Benefit Term Works

Once you make the promise to protect your family with LifeTime Benefit term, there are several ways it can work for you. You don’t have to make any decisions on how you use your benefits until you actually need them.

Here is an example how LifeTime Benefit Term provides for you and your family.

(Ages 19-70)

* LTC and Extension of Benefits premiums may be adjusted based upon the experience of the group or other group characteristics that may affect results. Premiums will not be increased solely because of an independent claim.

**SCENARIO 1:**
Maximize Death Benefit
You lead a full life and don’t need any long term care.

**SCENARIO 2:**
Split Your Benefits
You lead a full life and need some home health care.

**SCENARIO 3:**
Maximize Your Benefit
You lead a full life and need an assisted living lifestyle and/or nursing home care.

**SCENARIO 4:**
Restore Your Death Benefit
If your entire death benefit is depleted due to long term care expenses, we will restore your coverage back to 25% of the original death benefit. This will assure that a death benefit is available for your beneficiaries.

* LTC and Extension of Benefits premiums may be adjusted based upon the experience of the group or other group characteristics that may affect results. Premiums will not be increased solely because of an independent claim.
Flexible and Customizable

Every plan starts with guaranteed death benefits and accelerated benefits for Long Term Care.

**Benefit Summary**

<table>
<thead>
<tr>
<th>Benefit Options</th>
<th>Employee</th>
<th>Spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long Term Care (LTC)</td>
<td>√</td>
<td></td>
</tr>
<tr>
<td>Extension of Benefits</td>
<td>√</td>
<td></td>
</tr>
<tr>
<td>Restoration of Death Benefits</td>
<td>√</td>
<td></td>
</tr>
<tr>
<td>Child Term</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Employee Name:**

<table>
<thead>
<tr>
<th>Death Benefit</th>
<th>Deduction Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Spouse:

<table>
<thead>
<tr>
<th>Death Benefit</th>
<th>Deduction Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Children/Grandchildren:

<table>
<thead>
<tr>
<th>Death Benefit</th>
<th>Deduction Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Premium Deduction Mode:

Total Payroll Deduction:

**Additional Benefit Option**

**Child Term**

Death Benefits available up to $25,000. Guaranteed conversion to individual coverage at age 26—up to 5 times the benefit amount.

**LifeTime Benefit Term Exclusions**

If the insured commits suicide, while sane or insane, within two years (one year in some states) from the Date of Issue, and while this Coverage is in force, We will pay in one sum to the Beneficiary, the amount of premiums paid for this Coverage.

**Long Term Care Exclusions**

We will not pay Long Term Care benefits for care that is received or loss incurred as a result of: 1) an intentionally self-inflicted injury, or attempted suicide; or 2) war or any act of war, declared or undeclared, or service in the armed forces of any country; or 3) treatment of the Insured's alcohol, drug or other chemical dependence, except if the drug dependency was sustained or acquired at the hands of a Physician, or except while under treatment for an injury or sickness; or 4) the Insured's participation in a riot or insurrection, or the commission of, or attempt to commit, a felony.

We will not pay Long Term Care benefits if the Confinement, Home Health Care services, or Adult Day Care service: 1) is received outside the United States and its territories; or 2) is provided by ineligible providers; or 3) is rendered by members of the Certificateholder’s or the Insured’s Immediate Family.

If you have questions about this product contact (855) 241-9891.

This document is a brief description of Form Nos. C34544 and P34544 (or applicable state version) and riders: Dependent Child=34546, Accidental Death Benefit=34545, Guaranteed Insurability=34547, Waiver of Premium=34551, Payor Waiver of Premium=34549, Level Term=34548, Restoration of Death Benefits=34559, Accelerated Death Benefit for Terminal Illness=34550, Long Term Care=34553 and Extension of Benefits=34554). Refer to your policy for specific details about benefits, exclusions and limitations.

The purpose of this communication is the solicitation of insurance. Contact will be made by an insurance agent or insurance company.

Chubb. Insured.™

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by Combined Insurance Company of America, Chicago, IL, a Chubb company.