

LifeTime Benefit Term

CHUBB®

Workplace Benefits

CWB-LBT-LTC-0718

For employees of  
**Howard County**



Good things happen every day, and unfortunately hardship happens too. Let us help you protect everything you value.

## Life Insurance—Valuable protection for your loved ones

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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.

## Creative Solutions for Term Life Insurance

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### 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.

## LifeTime Benefit Term Can Help

### As Life Insurance

LifeTime Benefit Term protects your family with money that can be used any way they choose. It is most often used to pay for mortgage or rent, education for children and grandchildren, retirement, family debt, and final expenses.

### For Long Term Care (LTC)

If you become chronically ill, LifeTime Benefit Term will pay you 4% of your death benefit each month you receive Long Term Care. You can use this money any way you choose, and your life insurance premiums will be waived.

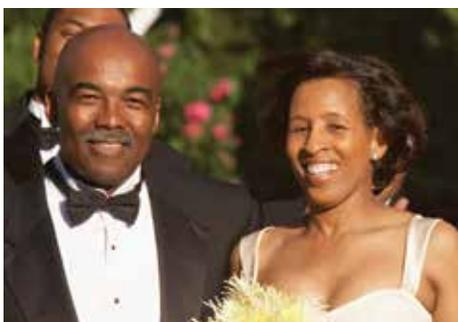
- Your death benefit will reduce proportionately each month as you receive benefit payments for Long Term Care. After 25 months of receiving Long Term Care Benefits, your death benefit will reduce to zero.
- With Extension of Benefits, if you continue to need LTC after you have exhausted your Death Benefits, you can receive up to 50 more months of benefits, for a total of 75 months of LTC benefits.

### Restoration of Your Death Benefit

Ordinarily, accelerating your life coverage for Long Term Care benefits can reduce your death benefit to \$0. While in force, this rider restores your life coverage to not less than 25% of the death benefit on which your LTC benefits were based, not to exceed \$50,000. This rider assures there will be a death benefit available for your beneficiary until you reach age 121.

### For Terminal Illness

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.



## LifeTime Benefit Term Features

### Affordable Financial Security

Lifelong protection with premiums beginning as low as \$3 per week.

### Dependable Guarantees

Guaranteed life insurance premium and death benefits last a lifetime.

### Highly Competitive Rates

For the same premium, LifeTime Benefit Term provides higher benefits than permanent life insurance and lasts to age 121.

### Fully Portable and Guaranteed Renewable for Life

Your coverage cannot be cancelled as long as premiums are paid as due.

### Family Coverage

Coverage is available for your spouse, children and dependent grandchildren.

## 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)

### SCENARIO 1:

#### Maximize Death Benefit

You lead a full life and don't need any long term care.

Total Death Benefits  
\$100,000

### Scenario 2: Split Your Benefits

You lead a full life and need some home health care.

Death Benefits  
\$48,000

LTC Benefits  
\$52,000

Total Death and LTC Benefits  
\$100,000

### SCENARIO 3: Maximize Your Benefit

You lead a full life and need an assisted living lifestyle and/or nursing home care.

Accelerated LTC Benefit

25 Months  
\$100,000

Extended LTC Benefit

50 Months  
\$200,000

Total LTC Benefits

75 Months  
\$300,000

### 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.

Restored Death Benefits  
\$25,000

\* 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

Benefit Options	Employee	Spouse	Employee Name:	Death Benefit	Deduction Amount
Long Term Care (LTC)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	\$ _____
Extension of Benefits	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Spouse: _____	\$ _____	\$ _____
Restoration of Death Benefits	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Children/Grandchildren: _____	\$ _____	\$ _____
Child Term	<input type="checkbox"/>	<input type="checkbox"/>	_____	\$ _____	\$ _____
			_____	\$ _____	\$ _____
			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.<sup>SM</sup>**

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