

LifeTime Benefit Term

CHUBB®

Life Insurance— Valuable protection for your loved ones



You work hard to provide a good life for your family. However, what if something happened to you? If you became chronically ill or passed away, would your family be able to pay everyday expenses like mortgage or rent, childcare, credit card payments and college tuition? What about expenses to help pay for nursing care in your own home if you become chronically ill?

Many families would struggle financially if the primary wage earner died or became chronically ill. Few families can afford a full-time caregiver to help with activities of daily living like getting dressed or stepping into the shower.

Lifetime Benefit Term can help with living benefits and death benefits!

68%
of people turning 65
will need personal care
for chronic illness.*

44%
of families would face
financial hardship
within 6 months if a
wage earner died.†

LifeTime Benefit Term Provides the Protection You and Your Family Needs

LifeTime Benefit Term helps protect your family when you are no longer be able to provide for them. With LifeTime Benefit term your family will receive cash benefits paid directly to them upon death to help pay expenses like mortgage payments, credit card debt, childcare and college tuition.

Cash benefits can even be paid to you while you are living if you become chronically ill and need assistance with activities of daily living.

You Decide How You Want to Use Your Benefits

When you make the promise to protect your family with LifeTime Benefit Term there are several ways it can help you.

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.

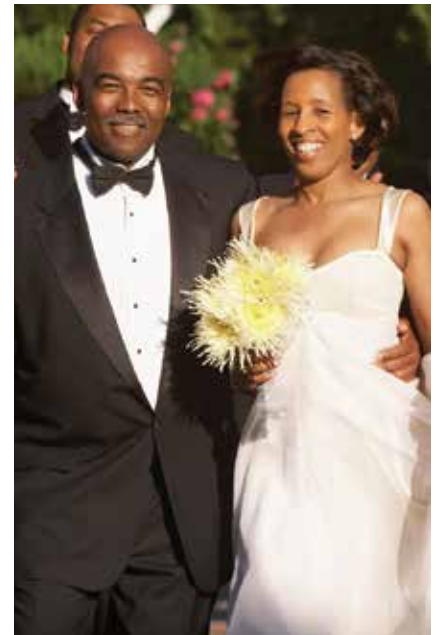
For Personal Care

If you become chronically ill, LifeTime Benefit Term will pay you 4% of your death benefit each month to help you pay for any personal care you need in and around your home such as help with dressing and getting into the shower, shopping, cleaning, and cooking. These living benefits can also help pay for assisted living and nursing care. You can use the money any way you choose.

- Each month you receive living benefits for chronic illness¹, your death benefit will reduce proportionately. After 25 months of chronic illness payments, your death benefit will reduce to zero.
- With Extension of Benefits¹, if you continue to be chronically ill after you have received the full death benefit, you can receive up to 25 more months of benefits, for a total of 50 months of chronic illness living benefits.

Restoration of Your Death Benefit

Ordinarily, receiving your life insurance benefits early for chronic illness can reduce your death benefit to \$0. With Chubb's Restoration Benefit, your death benefit will be restored to at least 25%, not to exceed \$50,000. Restoration assures you that your beneficiary will receive a benefit through age 121 even if you fully accelerate your life insurance for chronic illness.



How LifeTime Benefit Term Can Be Used					
Three Options	Life Situation	Death Benefit	Living Benefit	Living Benefit Extension	Total Benefits
1. Life Insurance	You lead a full life and do not need personal care for chronic illness	\$100,000	---	---	\$100,000
2. Living Benefit for Chronic Illness	You lead a full life and need personal services such as cooking or shopping, assisted living or nursing care	---	\$100,000	---	
3. Split your Living and Death Benefits	You lead a full life and need living benefits for 12 months	\$52,000	\$48,000	---	
Additional Living and Death Benefits					
Extra Living Benefits for up to 25 additional months	You lead a full life and need extended benefits for Chronic Illness	---	---	\$100,000	\$100,000
Restore your Death Benefit	If you deplete your entire Death Benefit due to Chronic Illness, we restore your Death Benefit to 25% of your original death benefit	\$25,000	---	---	\$25,000
Option 1, 2 or 3 + Extra Chronic Illness Coverage + Restoration of Death Benefit = TOTAL COVERAGE					\$225,000

Term Life Insurance Built for Today

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.

Paid-up Benefits

After 10 years, paid-up benefits begin to accrue. At any point thereafter, if you stop paying the premium, a reduced paid-up benefit is issued and can never lapse. That means when you retire, you can stop paying the premium and have a death benefit for the rest of your life—guaranteed.

Personal and Professional Care

If you become Chronically ill¹, you can access your death benefit while you are living to help with personal service such as cooking, cleaning, bathing and dressing or professional care with assisted living and nursing home care. You get 4% of your death benefit per month while you are living with chronic illness for up to 25 months.

Extension of Benefits¹

Extends the monthly Chronic Illness benefit for up to an additional 25 months, after 100% of the base death benefit has been used for Chronic Illness.

Terminal Illness

After your coverage has been in force for two years, you can receive 50% of your death benefit, up to \$100,000, if you are diagnosed as terminally ill.



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

1. Chronic Illness [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. New premiums will be based on the insured's age and premium class on the rider's coverage date.

LifeTime Benefit Term Features

Budget-Friendly 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 death 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.

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.

Chronic Illness Exclusions

We will not pay Rider benefits for Chronic Illness due to: 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 is for a drug prescribed by a Physician in the course of treatment for an injury or sickness; or 4) the Insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the Insured's involvement in an illegal activity.

The following limits apply to payment of an Accelerated Death Benefit under this Rider:

1) We will not pay any Accelerated Death Benefit before the end of the Elimination Period. 2) We will not pay any Accelerated Death Benefit such that the total lifetime Accelerated Death Benefits payable plus any Terminal Illness benefit paid exceed the current life insurance death benefit Coverage provided by the Certificate.

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

This document is a brief description of Certificate Form No. C34544 (or applicable state version) and riders: Restoration of Death Benefits=34564, Accelerated Death Benefit for Terminal Illness=34550, Accelerated Death Benefit for Chronic Illness=34562 and Extension of Benefits for Chronic Illness=34563. Refer to your certificate of insurance 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.

* Long Term Senior Care Statistics, JRC Insurance Group, www.jrcinsurancegroup.com/long-term-care-statistics; accessed Sept 2020

† 2020 Insurance Barometer Study, LIMRA and Life Happens, www.limra.com/siteassets/newsroom/help-protect-our-families/thought-leadership/2021/february/levenson-nailbaperspectives-article.pdf

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Chbb 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.