



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
- Household Expenses
- Family Debt
- College and Education
- Long Term Care
- Burial
- Retirement
- Childcare

LifeTime Benefit Term provides money to your family at death, and while you are living too. 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

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

The 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

Even after age 70, the full death benefit is designed to last through age 99 for non-tobacco users and age 95 for tobacco users based on the current interest rate and mortality assumptions. Regardless of interest rates, the death benefit after age 70 is guaranteed to always be at least 50% of the initial benefit and will likely be more given the current interest rate.

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.

Terminal Illness Benefit

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.

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.

For members of



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 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.

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 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.

Additional Benefit Options

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

Waiver of Premium Benefit Waives premium if you become totally disabled.

Payor Waiver of Premium Benefit Waives premium of your spouse, if you become totally disabled.

Here's How LifeTime Benefit Term Works.

Once you make the promise to protect your family with LifeTime Benefit Term, there are a couple of ways it can work for you. You don't have to make any decisions on how you use your benefits until you actually use them.

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

SCENARIO 1:

Maximize Death Benefit

The insured leads a full life and leaves the full death benefit to their beneficiary.

Total Death Benefits
\$100,000

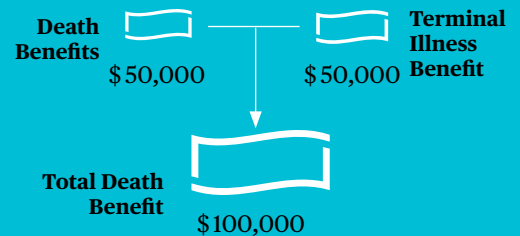


SCENARIO 2: Split Your Benefits

The insured leads a full life and shortly before death. Some of the benefits are taken early and the rest are left to the beneficiaries.

Death Benefits \$50,000 Terminal Illness Benefit \$50,000

Total Death Benefit \$100,000



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.

This document is a brief description of Certificate Form No. C34544 (or applicable state version). Refer to your certificate of insurance for specific details about benefits, exclusions and limitations.

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Choice Benefits America

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