

LifeTime Benefit Term

Minnesota



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, 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

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

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.

Convalescent Care*

If you need Qualified Long Term Care Services, 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 up to 4% of your death benefit per month while you are living for up to 25 months to help cover the costs associated with your care. Insurance premiums are waived while this benefit is being paid.

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.

* Convalescent Care 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.

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.

Convalescent Care

If you become chronically ill, LifeTime Benefit Term will pay you up to 4% of your death benefit each month you receive 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 Qualified Long Term Care Services. After 25 months of receiving these benefits, your death benefit will reduce to zero.

Restoration of Your Death Benefit

Ordinarily, accelerating your life coverage for Qualified Long Term Care Services can reduce your death benefit to \$0. While in force, this rider restores your life coverage to not less than 50% of the death benefit on which your Convalescent Care 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.

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.

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 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.

SCENARIO 1:

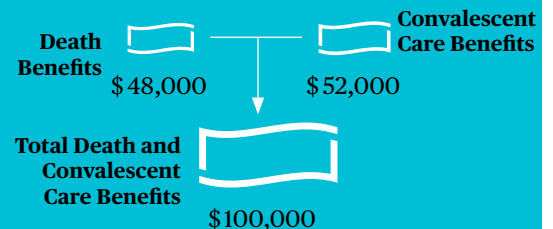
Maximize Death Benefit

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.



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.

Convalescent Care Exclusions

This rider does not pay benefits for loss: 1) Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider; 2) Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's disease and related degenerative and dementing illnesses are covered; 3) Incurred while residing or confined outside the United States and Canada; 4) Sustained or contracted in consequence while under the influence of any narcotic, unless administered on the advice of a Licensed Health Care Practitioner; 5) In any facility contracted for or operated by the United States Government where there is no cost to the Insured; 6) In any facility for which no charge is made to the Insured; 7) Due to illness, treatment or medical conditions arising out of war or act of war (whether declared or undeclared); participation in a felony, riot or insurrection; or service in the armed forces or units auxiliary thereto; 8) Which does not satisfy all the conditions stated in the provision captioned Conditions on Eligibility for Benefits.

This document is a brief description of Form Nos. C34544MN and P34544MN. Refer to your certificate of insurance for specific details on benefits, exclusions and limitations.

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