

## Lifetime Benefit Life Insurance

### 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.

### Lifetime Benefit Term Solutions

**Guaranteed Issue** – Purchase up to \$100,000 with no medical questions or exams.\*

**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.

**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, 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 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 is not available in NY)** - 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.

**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.

**Fully Portable and Guaranteed Renewable for Life** - Your coverage cannot be canceled as long as premiums are paid as due.

**Child Term** - Death Benefits of \$10,000 available. Guaranteed conversion to individual coverage at age 26—up to 5 times the benefit amount.

**Waiver of Premium** - Waives premium if you become totally disabled.

**Payer Waiver of Premium** - Waives premium of your spouse, if you become totally disabled.

\*Applies to employee enrollment only during initial eligibility for this coverage