

CHUBB's Lifetime Benefit Term's innovative design provides lifetime guarantees at a fraction of the cost. And flexibility allows employees to customize benefits for LTC and double the benefit amount.

## Employee Coverage

Issue Type	Issue Age	Maximum Benefit Amount
Guaranteed Issue	19 through 70	\$100,000
Conditional Guaranteed Issue	19 through 70	\$150,000
Simplified Issue	19 through 70	\$225,000
Simplified Issue	71 through 80	\$50,000

## Spouse Coverage

Issue Type	Issue Age	Maximum Benefit Amount
Conditional Guaranteed Issue	19 through 70	\$75,000
Simplified Issue	19 through 70	\$112,500

## Dependent Child Coverage

Type of Coverage	Issue Age	Maximum Benefit Amount
Child Term Rider	15 days through 25 years	\$25,000
LifeTime Benefit Term Certificate	15 days through 18 years	\$25,000
	19 years through 25 years	The amount \$3/week will purchase

### Guaranteed Benefits – During the Working Years

Death Benefit is guaranteed 100% when it is needed most during the working years when a family is relying on income. While the policy is in force, the death benefit is guaranteed for the longer of 25 years or through age 70.

Even after age 70, when income is less relied upon, the death benefit is

guaranteed to never be less than 50% of the original death benefit.

### Guaranteed Premiums

Life insurance premiums will never increase and are guaranteed through age 100.

### Benefits for Long Term Care

LifeTime Benefit Term can help. It pays death benefits in advance for home health care, assisted living, adult day care and nursing home care.

## Employee Coverage

### Featuring

Permanent and Guaranteed Renewable	Coverage cannot be cancelled as long as premiums are paid as due.
Full Portability	Employees can keep their coverage at the same rate if they change jobs or retire.
Level Premium	Life insurance premium will never increase and are guaranteed through age 100. After age 100 no premium is due.

### Initial Eligibility

Insured	Actively employed working at least 30 hours per week aged 19 through 80. Wait period for benefit eligibility: 90 days
Spouse	Legally married spouse, domestic partner and civil union partner aged 19 through 70.
Children	Ages 15 days through 25 years