Chubb Guaranteed Life with Long-Term Care

BENEFITS THAT PROTECT YOU AND YOUR FAMILY



Did you know that most Americans have little life insurance and no long term care insurance? This can potentially leave families and savings exposed to financial risks. Chubb Guaranteed Life with Long-Term Care is here to help you safeguard your loved ones and your future with flexible benefits you can tailor to your unique life journey.

Why choose Chubb Guaranteed Life with Long-Term Care?

Everyone's health journey is different, but one thing we all share is the desire to better protect our families if we're no longer able to provide for them. Chubb Guaranteed Life with Long-Term Care offers the flexibility to use your benefits in the way that works best for you.

Features

ACCESS CASH BENEFITS FOR LONG-TERM CARE

If you need long term care, you can accelerate your death benefit to access cash benefits for services like nursing care, assisted living, or home health care.

RESTORED DEATH BENEFIT

Even if you use your entire death benefit for long-term care, Chubb Guaranteed Life with Long-Term Care can restore your death benefit up to $100,000 — ensuring your family is still protected.

GUARANTEES THAT MATTER

With Chubb Guaranteed Life, you can count on:

- **Guaranteed Death Benefit:** Your death benefit amount is guaranteed to age 121 and does not decrease due to age
- **Guaranteed Premiums:** Your premiums will never increase.
- **Guaranteed Issue:** No medical exam is required for coverage
- **Permanent Coverage:** Your policy cannot be canceled as long as premiums are paid.

TAKE CONTROL OF YOUR FUTURE

Better protect your family and your savings with Chubb Guaranteed Life with Long-Term Care. Flexible benefits, guaranteed coverage, and the security you deserve — **because your journey matters.**

Benefits

GUARANTEED ISSUE

Face Amount and Death Benefit: $150,000
You may apply for coverage up to the amount listed without answering any health questions. You and your family are eligible for benefits based on your age when coverage is issued.

ACCELERATED DEATH BENEFIT FOR LONG-TERM CARE: MONTHLY PAYMENTS

Death benefits can be paid early for family care, home health care, assisted living, adult day care and nursing home care.
The first monthly benefit will equal 6% of the face amount. Additional monthly payments equal 6% of the face amount until 300% (50 months) of the face amount has been paid. Premiums are waived while this benefit is being paid.

RESTORATION OF DEATH BENEFIT

Accelerating the coverage for long-term care or chronic illness can reduce the death benefit to $0. With the restoration benefit, your life insurance is restored to 100% of the death benefit, up to a maximum of $100,000 for your beneficiaries. This ensures that the death benefit is available up to the insured's age 121.

ACCELERATED DEATH BENEFIT FOR TERMINAL ILLNESS

You will receive up to 75% of the death benefit immediately, up to $150,000, if you are diagnosed as terminally ill with less than 12 months to live.

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Exclusions and Limitations

LIFE INSURANCE

We will not pay life insurance benefits if:
If the insured commits suicide, while sane or insane, within two years 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.

LONG-TERM CARE AND CHRONIC ILLNESS EXCLUSIONS

We will not pay long-term care or chronic illness benefits for care that is received as a result of:

- an Insured who has been continuously Chronically Ill beginning before the Rider Effective Date, unless the Insured has had a period of recovery from being Chronically Ill for a period of 90 consecutive days after the Rider Effective Date;
- an intentionally self-inflicted injury, or attempted suicide;
- war or any act of war, declared or undeclared, or service in the armed forces of any country;
- treatment of the Insured's alcohol, drug or other chemical dependence, except if the drug dependency was sustained or acquired at the hands of a Physician, or except while under treatment for an injury or sickness; or
- 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.

Chubb Benefits is the marketing name used to refer to subsidiaries of Chubb Limited providing supplemental insurance and related services. Supplemental insurance provided by the following U.S.-based Chubb Benefits underwriting companies: Combined Life Insurance Company of New York and Combined Life Insurance Company of America. Please refer to your Certificate of Insurance for a complete listing of available benefits, limitations, and exclusions. May not be available in all states. Chubb Benefits does not offer comprehensive health insurance coverage, often referred to as major medical insurance.