

Chubb Life-Time Benefit Term (LBT)

Life Insurance — Powerful 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 become chronically ill and need home health care, assisted living or nursing care.



Innovative Benefit Design

Guaranteed Issue Coverage for Employees

Up to \$100k in employee coverage for employees up to age 70. Guarantee issue is available to all newly eligible employees. Late entrants will be subject to medical questions.

Guaranteed Premiums

Premiums for the base life insurance 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. 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 and non-guaranteed mortality, 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.

Chronic Illness Benefit* If you become chronically ill, you can access your death benefit while you are living to use for long term care, home health care existing living or anything else you may choose. After the required elimination period, you get 4% of your death benefit per month while you are living for up to 25 months to use as needed. Insurance premiums are waived while this benefit is being paid.

*Chronic Illness 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. New premiums will be based on the insured's age and premium class on the rider's coverage date.

Chubb LBT

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 Chronic Illness

If you become chronically ill, LifeTime Benefit Term will pay you 4% of your death benefit each month for up to 25 months. 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 payment under the Chronic Illness Benefit. After 25 months of receiving Chronic Illness Benefits, your death benefit will reduce to zero.

Restoration of Your Death Benefit

Ordinarily, accelerating your life coverage for Chronic Care benefits 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 Chronic Illness benefits were based up to \$50k. This rider assures there will be a death benefit available for your beneficiary until you reach the age of 121.

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.

LifeTime Benefit Term Features

Dependable Guarantees

Guaranteed life insurance premium and death benefits last a lifetime.

Fully Portable and Guaranteed Renewable for Life

Your coverage cannot be cancelled as long as premiums are paid as due.

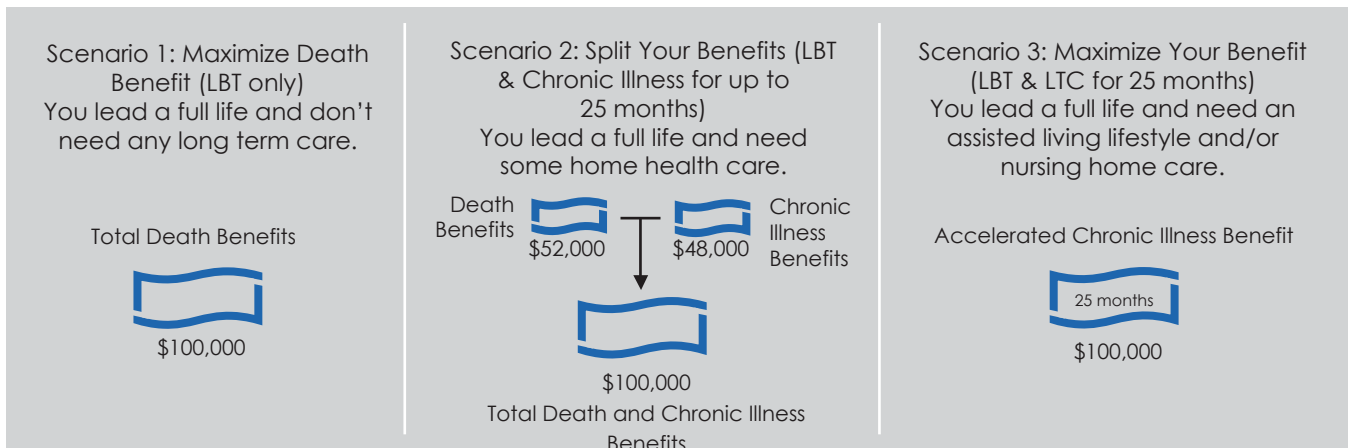
Family Coverage Coverage is available for your spouse and children.



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.



This example is only an illustration. Do not send money to the insurer in response to this advertisement; one needs to complete an application to obtain coverage. Benefit exclusions and limitation may apply to the coverage.

Chubb LBT Rates Bi-Weekly (26): Non-Smoker

Issue Age	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
19	N/A	N/A	8.94	13.44	17.88	22.38	26.82	31.32	35.76	40.26	44.70
20	N/A	N/A	8.94	13.44	17.88	22.38	26.82	31.32	35.76	40.26	44.70
21	N/A	N/A	9.12	13.68	18.24	22.86	27.42	31.98	36.54	41.10	45.66
22	N/A	N/A	9.30	13.98	18.66	23.34	27.96	32.64	37.32	41.94	46.62
23	N/A	N/A	9.54	14.28	19.08	23.82	28.62	33.36	38.16	42.90	47.70
24	N/A	N/A	9.78	14.64	19.56	24.42	29.28	34.20	39.06	43.98	48.84
25	N/A	N/A	10.02	15.00	19.98	25.02	30.00	34.98	40.02	45.00	49.98
26	N/A	N/A	10.32	15.48	20.70	25.86	31.02	36.18	41.34	46.50	51.72
27	N/A	N/A	10.74	16.08	21.42	26.76	32.16	37.50	42.84	48.24	53.58
28	N/A	N/A	11.10	16.68	22.20	27.78	33.36	38.88	44.46	49.98	55.56
29	N/A	N/A	11.52	17.28	23.04	28.74	34.50	40.26	46.02	51.78	57.54
30	N/A	N/A	11.88	17.88	23.82	29.76	35.70	41.64	47.64	53.58	59.52
31	N/A	6.18	12.42	18.60	24.84	31.02	37.26	43.44	49.62	55.86	62.04
32	N/A	6.48	12.96	19.44	25.98	32.46	38.94	45.42	51.90	58.38	64.86
33	N/A	6.78	13.50	20.28	27.06	33.78	40.56	47.34	54.12	60.84	67.62
34	N/A	7.08	14.10	21.18	28.20	35.28	42.30	49.38	56.40	63.48	70.56
35	N/A	7.38	14.76	22.20	29.58	36.96	44.34	51.78	59.16	66.54	73.92
36	N/A	7.80	15.60	23.40	31.20	38.94	46.74	54.54	62.34	70.14	77.94
37	N/A	8.22	16.44	24.66	32.88	41.04	49.26	57.48	65.70	73.92	82.14
38	N/A	8.64	17.28	25.98	34.62	43.26	51.90	60.54	69.24	77.88	86.52
39	N/A	9.12	18.30	27.42	36.54	45.72	54.84	63.96	73.08	82.26	91.38
40	N/A	9.60	19.26	28.86	38.52	48.12	57.72	67.38	76.98	86.64	96.24
41	N/A	10.14	20.28	30.42	40.56	50.70	60.84	70.98	81.18	91.32	101.46
42	N/A	10.68	21.36	32.10	42.78	53.46	64.14	74.82	85.56	96.24	106.92
43	N/A	11.28	22.50	33.78	45.06	56.28	67.56	78.84	90.06	101.34	112.62
44	N/A	11.88	23.70	35.58	47.46	59.34	71.16	83.04	94.92	106.80	118.62
45	N/A	12.48	25.02	37.50	50.04	62.52	75.06	87.54	100.08	112.56	125.10
46	N/A	13.38	26.70	40.08	53.46	66.84	80.16	93.54	106.92	120.30	133.62
47	N/A	14.28	28.56	42.84	57.18	71.46	85.74	100.02	114.30	128.58	142.86
48	6.12	15.30	30.54	45.84	61.14	76.38	91.68	106.92	122.22	137.52	152.76
49	6.54	16.32	32.64	48.90	65.22	81.54	97.86	114.12	130.44	146.76	163.08
50	6.96	17.46	34.92	52.38	69.84	87.30	104.76	122.22	139.68	157.14	174.60
51	7.38	18.54	37.02	55.56	74.04	92.58	111.12	129.60	148.14	166.62	185.16
52	7.86	19.62	39.30	58.92	78.54	98.22	117.84	137.46	157.14	176.76	196.38
53	8.34	20.82	41.64	62.46	83.22	104.04	124.86	145.68	166.50	187.32	208.08
54	8.82	22.08	44.16	66.18	88.26	110.34	132.42	154.50	176.52	198.60	220.68
55	9.36	23.40	46.74	70.14	93.54	116.94	140.28	163.68	187.08	210.48	233.82
56	10.08	25.20	50.40	75.66	100.86	126.06	151.26	176.52	201.72	226.92	252.12
57	10.86	27.18	54.36	81.54	108.78	135.96	163.14	190.32	217.50	244.68	271.92
58	11.70	29.28	58.56	87.84	117.18	146.46	175.74	205.02	234.30	263.58	292.92
59	12.60	31.50	63.00	94.50	126.00	157.50	188.94	220.44	251.94	283.44	314.94
60	13.56	33.84	67.68	101.52	135.36	169.20	203.04	236.94	270.78	304.62	338.46
61	14.76	36.90	73.80	110.70	147.60	184.56	221.46	258.36	295.26	332.16	369.06
62	16.02	40.08	80.16	120.24	160.32	200.40	240.48	280.56	320.64	360.72	400.86
63	17.40	43.50	87.00	130.50	173.94	217.44	260.94	304.44	347.94	391.44	434.88
64	18.84	47.04	94.08	141.12	188.16	235.20	282.24	329.28	376.32	423.36	470.40
65	20.34	50.82	101.64	152.40	203.22	254.04	304.86	355.62	406.44	457.26	508.08
66	22.68	56.70	113.40	170.04	226.74	283.44	340.14	396.84	453.48	510.18	566.88
67	25.14	62.88	125.76	188.64	251.52	314.40	377.28	440.16	503.04	565.92	628.80
68	27.78	69.42	138.84	208.26	277.68	347.10	416.52	485.94	555.42	624.84	694.26
69	30.54	76.38	152.70	229.08	305.40	381.78	458.10	534.48	610.86	687.18	763.56
70	33.48	83.76	167.52	251.28	335.04	418.80	502.56	586.32	670.08	753.78	837.54

Chubb LBT Rates Bi-Weekly (26): Smoker

Issue Age	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
19	N/A	N/A	11.76	17.64	23.52	29.40	35.28	41.22	47.10	52.98	58.86
20	N/A	N/A	11.76	17.64	23.52	29.40	35.28	41.22	47.10	52.98	58.86
21	N/A	6.06	12.12	18.12	24.18	30.24	36.30	42.36	48.36	54.42	60.48
22	N/A	6.24	12.42	18.66	24.84	31.08	37.26	43.50	49.68	55.92	62.10
23	N/A	6.42	12.78	19.20	25.56	31.98	38.34	44.76	51.18	57.54	63.96
24	N/A	6.60	13.20	19.80	26.40	33.00	39.60	46.20	52.74	59.34	65.94
25	N/A	6.78	13.56	20.34	27.18	33.96	40.74	47.52	54.30	61.08	67.86
26	N/A	7.02	14.10	21.12	28.14	35.16	42.24	49.26	56.28	63.30	70.38
27	N/A	7.32	14.58	21.90	29.22	36.54	43.80	51.12	58.44	65.76	73.02
28	N/A	7.56	15.12	22.68	30.24	37.80	45.36	52.92	60.48	68.04	75.60
29	N/A	7.80	15.66	23.46	31.26	39.12	46.92	54.72	62.58	70.38	78.18
30	N/A	8.10	16.20	24.24	32.34	40.44	48.54	56.58	64.68	72.78	80.88
31	N/A	8.46	16.86	25.32	33.72	42.18	50.58	59.04	67.50	75.90	84.36
32	N/A	8.82	17.64	26.46	35.28	44.10	52.92	61.74	70.56	79.38	88.20
33	N/A	9.18	18.36	27.54	36.72	45.90	55.08	64.26	73.44	82.62	91.80
34	N/A	9.60	19.14	28.74	38.28	47.88	57.42	67.02	76.62	86.16	95.76
35	N/A	9.96	19.92	29.94	39.90	49.86	59.82	69.78	79.74	89.76	99.72
36	N/A	10.50	20.94	31.44	41.94	52.44	62.88	73.38	83.88	94.38	104.82
37	N/A	11.04	22.14	33.18	44.22	55.26	66.36	77.40	88.44	99.48	110.58
38	N/A	11.64	23.28	34.86	46.50	58.14	69.78	81.36	93.00	104.64	116.28
39	N/A	12.30	24.60	36.90	49.20	61.50	73.80	86.10	98.40	110.76	123.06
40	N/A	12.96	25.86	38.82	51.78	64.68	77.64	90.60	103.56	116.46	129.42
41	N/A	13.74	27.54	41.28	55.02	68.76	82.56	96.30	110.04	123.78	137.58
42	N/A	14.64	29.22	43.86	58.44	73.08	87.72	102.30	116.94	131.58	146.16
43	6.18	15.48	31.02	46.50	62.04	77.52	93.06	108.54	124.08	139.56	155.10
44	6.60	16.44	32.88	49.32	65.76	82.20	98.70	115.14	131.58	148.02	164.46
45	7.02	17.46	34.98	52.44	69.96	87.42	104.94	122.40	139.92	157.38	174.90
46	7.44	18.66	37.32	55.98	74.64	93.36	112.02	130.68	149.34	168.00	186.66
47	7.98	19.92	39.90	59.82	79.80	99.72	119.70	139.62	159.60	179.52	199.50
48	8.52	21.30	42.60	63.90	85.26	106.56	127.86	149.16	170.46	191.76	213.06
49	9.12	22.74	45.48	68.22	90.96	113.70	136.44	159.12	181.86	204.60	227.34
50	9.72	24.30	48.54	72.84	97.14	121.38	145.68	169.92	194.22	218.52	242.76
51	10.38	25.86	51.78	77.64	103.56	129.42	155.28	181.20	207.06	232.98	258.84
52	11.04	27.60	55.20	82.86	110.46	138.06	165.66	193.32	220.92	248.52	276.12
53	11.76	29.40	58.80	88.20	117.60	147.00	176.40	205.80	235.20	264.60	294.00
54	12.54	31.26	62.58	93.84	125.10	156.36	187.68	218.94	250.20	281.52	312.78
55	13.32	33.24	66.48	99.72	133.02	166.26	199.50	232.74	265.98	299.22	332.46
56	14.34	35.82	71.64	107.40	143.22	179.04	214.86	250.68	286.44	322.26	358.08
57	15.42	38.58	77.16	115.68	154.26	192.84	231.42	270.00	308.58	347.10	385.68
58	16.56	41.40	82.86	124.26	165.72	207.12	248.58	289.98	331.44	372.84	414.30
59	17.82	44.46	88.98	133.44	177.90	222.36	266.88	311.34	355.80	400.32	444.78
60	19.08	47.70	95.34	143.04	190.68	238.38	286.02	333.72	381.36	429.06	476.70
61	20.76	51.90	103.86	155.76	207.66	259.62	311.52	363.42	415.38	467.28	519.18
62	22.50	56.34	112.62	168.96	225.24	281.58	337.86	394.20	450.48	506.82	563.10
63	24.42	61.02	122.04	183.12	244.14	305.16	366.18	427.20	488.22	549.30	610.32
64	26.34	65.88	131.76	197.64	263.52	329.40	395.22	461.10	526.98	592.86	658.74
65	28.44	71.04	142.08	213.06	284.10	355.14	426.18	497.16	568.20	639.24	710.28
66	31.68	79.14	158.28	237.48	316.62	395.76	474.90	554.04	633.18	712.38	791.52
67	35.10	87.72	175.38	263.10	350.82	438.48	526.20	613.86	701.58	789.30	876.96
68	38.70	96.72	193.44	290.16	386.88	483.66	580.38	677.10	773.82	870.54	967.26
69	42.54	106.26	212.58	318.84	425.16	531.42	637.68	744.00	850.26	956.58	1,062.84
70	46.56	116.46	232.86	349.32	465.78	582.18	698.64	815.04	931.50	1,047.96	1,164.36

Chubb LBT

LifeTime Benefit Term Exclusions

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.

Additional Benefit Options

Child Term

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

Premium is \$.97 per \$5,000 bi-weekly (26) covering all eligible dependent children. Max benefit is \$25,000.

Chronic Illness Benefit Exclusions

We will not pay Rider benefits for care that is received or loss incurred as a result of:

1. an intentionally self-inflicted injury, or attempted suicide; or
2. war or any act of war, if the cause of death occurs while the Insured is serving in the military, naval or air forces of any country, combination of countries or international organization, provided such death occurs while in such forces; or
3. 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
4. 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.