

## LifeTime Benefit Term

CHUBB®

## Life Insurance— Valuable protection for your loved ones



You work hard to provide a good life for your family. However, what if something happened to you? Would your family be able to continue covering expenses you may have today like mortgage payments, childcare, credit card payments, college tuition and other household expenses? What about burial expenses or expenses for long term care like nursing home or assisted living care?

Many families would struggle, especially if the primary wage earner died. And few families are able to afford nursing home care without some type of financial assistance.

LifeTime Benefit Term can help.

Nearly **70%**  
of people turning  
age 65 will need  
some type of  
Long Term Care.<sup>1</sup>

**\$93,075**  
average annual cost  
for nursing home  
care in 2020.<sup>2</sup>

**46%** of households  
would face the  
financial impact...  
if the primary wage  
earner died.<sup>3</sup>

Underwritten by  
Combined Insurance  
Company of America,  
a Chubb company

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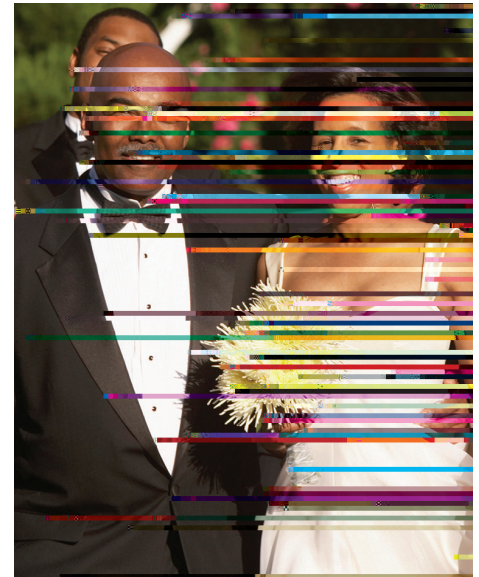
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**LifeTime Benefit Term Provides You with the Protection Your Family Needs**

LifeTime Benefit Term helps protect you and your family if you were no longer able to provide for them. Your family can receive cash benefits paid directly to them upon your death that they can use to help cover expenses like mortgage payments, credit card debt, childcare, college tuition and other household expenses.

Cash benefits can also be paid directly to you while you are living for long term care expenses.

**You Decide How You Want to Use LifeTime Benefit Term Benefits**



How LifeTime Benefit Term Can Be Used					
Three Options	Life Situation	Death Benefit	Long Term Care	Long Term Care Extension	Total Benefits
<b>1. Life Insurance</b>	You lead a full life and do not need Long Term Care (LTC)	\$100,000	---	---	\$100,000
<b>2. Long Term Care (LTC)</b>					



## **LifeTime Benefit Term Features**

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### **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**

1. LongTermCare.gov, Feb. 18, 2020, [acl.gov/ltc/basic-needs/how-much-care-will-you-need](https://acl.gov/ltc/basic-needs/how-much-care-will-you-need)

2. Statista; March 17, 2021; [www.statista.com/statistics/310446/annual-median-rate-of-long-term-care-services-in-the-us/](https://www.statista.com/statistics/310446/annual-median-rate-of-long-term-care-services-in-the-us/)

3. The 2021 Insurance Barometer Study, LIMRA and Life Happens, Oct. 14, 2021

Chubb. Insured.<sup>SM</sup>