COMBINED®
A Chubb Benefits Company

TERM LIFE INSURANCE

If they need you, you need life insurance

Life can change in an instant. When you buy life insurance, you're helping prepare your loved ones to adjust the best they can in a life-changing moment if something happens to you.

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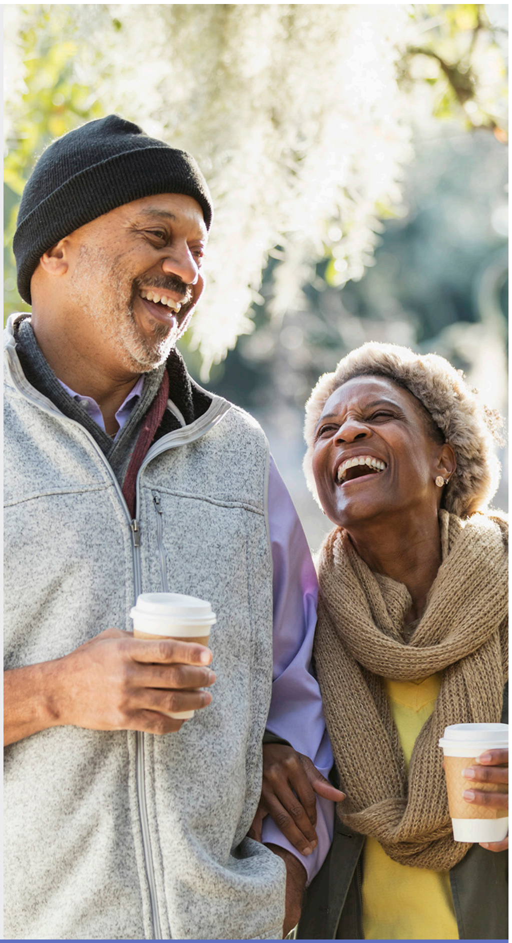
More affordable than the same amount of permanent life insurance



Term life insurance typically offers the most affordable premiums of any type of life insurance policy. It is a valuable tool you can use to help prepare a more secure financial future for your loved ones. If you're among the 42% of Americans who need life insurance — or need more of it — Term Life Insurance offers higher amounts of coverage at lower premiums compared to other types of life insurance.[1]

42% of Americans need life insurance – **or need more of it.**[1]

WHAT IS TERM LIFE INSURANCE?

Term Life Insurance is designed for life stages when you have greater responsibilities and financial obligations. It covers a specific period of time. For example, if you take out a 10-year term policy and die within that time period (term), your beneficiaries receive the death benefit. If the term expires and you are still alive, no benefit is paid unless the policy has been renewed or converted.

Flexible benefit choices

Choose the benefit amount and term that works best for you. Every plan includes a Death Benefit and Terminal Illness Benefit.

Death Benefit	Choose a Death Benefit between $10,000 - $250,000, subject to underwriting.
Term	Choose a 10-, 20-, or 30-year term.
Terminal Illness Benefit	This benefit pays 50% of the Death Benefit up to a maximum of $100,000 if you are diagnosed as terminally ill with 12 months or less to live.
Accidental Death Benefit	The Death Benefit doubles if the insured dies from injuries resulting from a covered accident.
Waiver of Premium Benefit	Premium is waived in the event of total disability.

Customize with additional benefits to meet your needs

Spouse Coverage	Add up to 50% of your Death Benefit in coverage for your spouse ($5,000 to a maximum of $50,000) for an additional cost.
Child Coverage	Add $5,000-$25,000 in coverage for all dependent children for an additional cost.

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Plan features

Level Premium	Rates won't increase during the covered term.
Non-cancellable	Coverage cannot be canceled as long as premiums are paid when due.
Portable	Take your life insurance with you if you change jobs or retire.
Renewable	Renew your coverage annually — up to age 95 — after the covered term ends.
Convertible	Convert your coverage to permanent life insurance after the covered term ends.
Family Coverage	Coverage for spouse, and/or dependent children for an additional cost.

How much life insurance do I need?

Every situation is unique. Consider the expenses your loved ones may need to cover as you think about the amount of life insurance you need:

- Income replacement
- Debts
- Mortgage/Rent
- Tuition
- Childcare
- Final expenses
- Medical bills
- Household expenses

COMBINED CAN HELP

Conversations about life insurance can be overwhelming. They can also be empowering because you are taking important steps to help prepare a more secure financial future for your loved ones. Your Combined sales professional is here to learn more about your needs and help you find the coverage that's right for you.

Exclusions and Limitations

Suicide Exclusion

We will not pay the Death Benefit if the Insured dies by suicide, while sane or insane, within two years from the Certificate Effective Date or any shorter period as may be required by applicable law in the state where the policy is delivered or issued for delivery. Instead, We will refund the premiums paid for this insurance. Any increase in the Face Amount is subject to a new two-year Suicide Exclusion period for the increase amount only. The Suicide Exclusion will not apply to the Insured's Death Benefit that has remained in effect for a continuous period of two or more years, or any shorter period as may be required by applicable law in the state where the policy is delivered or issued for delivery during an Insured's lifetime under the Policy, including the Policy and the Policyholder's policy or plan that the Policy replaced.

Accidental Death Benefit Exclusions

The Accidental Death Benefit provided by this Rider is not payable if the Insured's death results directly or indirectly from any of the following causes:

- Being intoxicated or under the influence of alcohol (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction where the accident occurred);
- Voluntary intake or use by any means of:
  - (i) Any drug, unless:
    - (A) Prescribed or administered by a physician and taken in accordance with the physician's instructions, or;
    - (B) An over-the-counter drug, taken in accordance with instructions; or
  - (ii) Poison, gas or fumes, unless a direct result of an occupational accident;
- Participating in an illegal occupation or attempting to commit or committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Any attempt at suicide, or intentionally self-inflicted injury, while sane or insane;
- By "war" or "act of war" caused by war while in the military service. (The term "war" includes declared or undeclared war or any conflict between the armed forces of any country or countries);
- By riding or driving an air, land or water vehicle in a race, speed or endurance contest;
- Travel in or descent from an aircraft, if acting in a capacity other than as a passenger; or
- Disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity.

Waiver of Premium Exclusions

No premiums will be waived for any Total Disability which results from any of the following:

- An intentional, self-inflicted injury;
- Being exposed to war or any act of war or serving in any of the armed forces of any country, international organization, or countries at war, or units auxiliary thereto. War can be declared or not and includes hostilities and any armed aggression and resistance to such aggression;
- Participating in an illegal occupation or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place); or
- Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction where the accident occurred).

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The purpose of this communication is the solicitation of insurance.

This document is a brief description of Form No. ICC25_C37300 (or applicable state version) and riders: Children's Term Rider 37302, Spouse Term Death Benefit Certificate Rider 37303. If chosen by the employer this document may also contain a brief description of riders: Accidental Death Benefit Rider 37301, Waiver of Premium Rider 37304. Refer to your certificate for specific details about benefits, exclusions and limitations.

[1] U.S. Life Insurance Gap Need Grows in 2024: New Study by LIMRA and Life Happens reveals largest opportunity in middle market. Life Happens: A NAIFA Community. Published April 15, 2024 Accessed February 20, 2025.

Underwritten by Combined Insurance Company of America, Chicago, Illinois.

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