

Proposal

City of Fresno
Proposal # CI20231018v4

<https://chubb.benselect.com/admin/login.aspx>

CHUBB

Presented By

Chimienti & Associates
Date: October 18, 2023
Contact: Brian Jund
State: CA
Employees: 3764

Workplace Benefits

**This offer is valid for ninety (90) days
from the proposal date**

Table of Contents

Cover Page	2
Workplace Benefits	3
Product Offering	4
Terms & Conditions	5
Assumptions	6
Chubb LifeTime Benefit Term	7
Privacy Notice	19

About Chubb

Workplace Benefits

With Chubb, you are never alone. We are committed to working with you to create superior solutions. Our experts are committed to years of above and beyond service excellence. With Chubb as your partner, you can deliver customized benefit programs for your clients, and do so with the utmost confidence. Expect craftsmanship.



Committed to our Craft

Proven Industry Experience

We are a force in the supplemental benefits marketplace. We have had a dedicated workplace unit since 1996 and leverage over 95 years' experience providing supplemental benefits to individuals and their families.

Leading Edge Product Portfolio

Benefit programs require customizable solutions. Chubb workplace products are created to give you the innovative, flexible and competitive solutions your clients deserve.

Strong and Stable Partnership

Chubb stands for excellence. Our world class reputation, global leadership, extensive product offering and exceptional financial strength means we are partners you can count on with confidence.

Extensive Service and Support

Well-planned, flawlessly executed programs are integral to your success. Our expert, hands-on approach and extensive infrastructure assure you smooth implementation from enrollment through fulfillment.

The Right Solutions

Chubb LifeTime Benefit Term® is rich with innovative, flexible and competitive solutions. By design, they enable Chubb to create the custom benefit programs your clients deserve.

Product Offering



Life Insurance

Chubb LifeTime Benefit Term

Proposal Terms & Conditions



Effective date of coverage: 01/01/2024

The proposal is valid for 90 days from the proposal date.

If the number of employees increases or decreases by 10% from the time of proposal we have the right to revise our proposal.

If there is going to be significant change at the Employer before or during enrollment but prior to the effective date of the policy we have the right to revise our proposal.

An offer for coverage may only be accepted by written acceptance by a duly authorized officer of the Company or issuance of the applicable group policy.

For New York residents:

Combined Insurance Company of America is not an admitted insurance carrier in New York. Special guidelines apply to the enrollment of New York employees. All enrollment and communication must be conducted by the employer to the employee either in person, by mail, or by email. There can be no contact or communication between the agent/broker and New York employees.

Combined Insurance Company of America is unable to deliver any individual certificates to New York addresses. Individual certificates for employees who reside in New York will be sent to the employer for delivery to New York employees.

Underwriting Considerations



No more than 30% of the group may be involved in police/fire occupations.

LBT: 5% minimum participation required to implement a sold case. If 5% participation is not met, the group may be rejected.

Term Insurance that Lasts a Lifetime

Chubb LifeTime Benefit Term

Family Protection – Guaranteed – Plus Benefits for Long Term Care (LTC)

Chubb LifeTime Benefit Term (LBT) was developed for employers to champion life insurance for their employees.

LBT'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.

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.

Guaranteed Benefits – After Age 70

Even after age 70, the full death benefit is designed to last through age 99 for non-tobacco users and age 95 for tobacco users based on the current interest rate and mortality assumptions. Based on the guaranteed interest rate, the death benefit after age 70 will always be at least 50% of the initial benefit.

Paid-up Benefits

After 10 years, paid-up benefits begin to accrue. At any point thereafter, if an employee stops paying premium, a reduced paid-up benefit is issued and can never lapse. That means an employee who retires can stop paying premium and have a death benefit for the rest of their life – guaranteed.

Guaranteed Premiums

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

Benefits for Long Term Care

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

With LTC Benefit Extension, LTC benefits can last for more than 4 years.

Long Term Care rider premiums are NOT guaranteed and may be increased in accordance with the terms of the policy.

Chubb LifeTime Benefit Term

Permanent Life Insurance



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
- Ages 19 through 80
- Service wait period for benefit eligibility: 75 days.

Spouse

- Includes legally married spouse, domestic partner and civil union partner
- Ages 19 through 70

Children

- Ages 15 days through 25 years

Participation Requirements

- Minimum participation to issue policy: 5% participation

Chubb LifeTime Benefit Term

Permanent Life Insurance

Plan 1

Issue Limits & Underwriting

LBT Rate Table: Risk Class 5

Employee Coverage		
Issue Type	Issue Age	Maximum Benefit Amount
Guaranteed Issue	19 through 70	\$150,000
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

Chubb LifeTime Benefit Term

Permanent Life Insurance

Plan 1

Employee Eligibility

- **Minimum Coverage Limit** # The greater of \$5,000 or the amount of coverage \$3.00/week will purchase
- **Issue Types:**
 - **Guaranteed Issue (GI) Eligibility:** Eligible employees may apply for coverage on a GI basis as long as the GI participation is met and they are actively at work as of their enrollment date, subject to the GI participation requirement.
 - Required Participation for Guaranteed Issue(GI): 15% of employee participation
 - Enrollment process equivalent to 70% of employees actively engaged in a response is required.
 - Guaranteed Issue is subject to meeting the required participation requirement. If not met, employees will be underwritten subject to the amount applied for. GI is for the initial open enrollment period of up to 30 days. GI for new hires in the first year following open enrollment is subject to evaluation of GI being extended for the initial open enrollment. The GI offer will be re-evaluated separately for future enrollments.
 - **Conditional Guaranteed Issue (CGI) Eligibility:** Eligible employees may apply for coverage on a CGI basis as long as they are actively at work as of their enrollment date and the MGI and CGI questions are answered.
 - **Simplified Issue (SI) Eligibility:** Eligible employees may apply for coverage on a SI basis as long as they are actively at work as of their enrollment date and all questions are answered.
 - Late Entrants are underwritten on a Simplified Issue basis.

Enrollments which are delayed or postponed will need to be reviewed prior to enrollment.

Spouse Eligibility

- **Minimum Coverage Limit** # The greater of \$5,000 or the amount of coverage \$3.00/week will purchase
- **Issue Types:**
 - **Spouse Conditional Guaranteed Issue (CGI) Eligibility:** Eligible employees may apply for coverage on a CGI basis as long as they are actively at work as of their enrollment date and the MGI and CGI questions are answered.
 - **Spouse Simplified Issue (SI) Eligibility:** Eligible employees may apply for coverage on a SI basis as long as they are actively at work as of their enrollment date and all questions are answered.
 - Late Entrants are underwritten on a Simplified Issue basis.
- **Restrictions on Spouse Coverage** - State law limit the amount of coverage an employee can purchase on a spouse.
- **Spouse Restriction States:** premium less than \$3.00 per week will be allowed to meet coverage restrictions
 - A participating employee can purchase spouse coverage up to the amount the employee purchases, not to exceed the spouse coverage limits for the case.

Dependent Child Eligibility

- **Dependent Child Coverage and Eligibility:**
 - Child coverage is available on a Guarantee Issue (GI) basis during the employee's initial eligibility period.
 - Child coverage is available on a GI basis for a newborn child, new step child, or newly adopted child after the employee's initial eligibility period.
 - After the employee's initial eligibility period, employees may apply for dependent child coverage on a Simplified Issue basis.
 - Children may be covered with a Child Term Rider only.
 - The Child Term Rider covers all dependent children of the employee at the same rates regardless of the number of children.
 - All eligible dependent children must be insured.

Chubb LifeTime Benefit Term

Proposed Benefits

		Chubb Lifetime Benefit Term		
PLAN 1		Benefit Issue Age		
		Employee	Spouse	Child
Built-in Benefits				
LifeTime Benefit Term		19 - 80	19 - 70	Not Available
Accelerated Death Benefit Rider for Terminal Illness	After coverage has been in force for two years, employees can receive 50% of their death benefit immediately, up to \$100,000, if they are diagnosed as terminally ill.	19 - 80	19 - 70	Not Available
Accelerated Death Benefit for Long Term Care	When employees need LTC, death benefits can be paid early for home health care, assisted living, adult day care and nursing home care. Benefit is equal to the greater of 4% of your death benefit per month or \$50 per day while you are living for up to 25 months. Premiums are waived while this benefit is being paid.	19 - 80	19 - 70	Not Available
Extension of Benefits (EOB1)	Once the full death benefit has been paid in advance for LTC, payments can be extended. Extension of Benefit may extend the same monthly LTC benefit for up to an additional 25 months, doubling the value	19 - 70	19 - 70	Not Available
Employee Optional Benefits				
Child Term Rider	Death Benefits available up to \$25,000. Guaranteed conversion to individual coverage at age 26 – up to 5 times the benefit amount.	Base Insured 19 - 70	Base Insured 19 - 70	15 days – 25 years

Chubb LifeTime Benefit Term Permanent Life Insurance



Exclusions & Limitations

If the insured commits suicide, while sane or insane, within two years (one year in some states) 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 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, declared or undeclared, or service in the armed forces of any country or units auxiliary thereto; or
3. treatment of the Insured's alcoholism or drug addiction; or
4. the Insured's participation in a felony, riot, or insurrection.

We will not pay Rider benefits if the Facility Care, Home Care or Community-Based service:

1. is received outside the United States and its territories; or
2. is provided by ineligible providers; or
3. is rendered by members of the Certificateholder's or the Insured's Immediate Family.

CHUBB Workplace Benefits**Plan 1****Defined Benefit (OPTIONAL AMOUNTS)****Monthly (12 times)****RIDERS INCLUDED(*): TI, LTC50****Prepared For: City of Fresno****Risk Class 5_NS_CA**

Iss Age	10,000	25,000	50,000	75,000	100,000	125,000	150,000	225,000
19	N/A	N/A	25.04	37.56	50.08	62.60	75.12	112.68
20	N/A	N/A	25.04	37.56	50.08	62.60	75.12	112.68
21	N/A	N/A	25.42	38.12	50.83	63.54	76.25	114.37
22	N/A	N/A	25.87	38.81	51.75	64.68	77.62	116.43
23	N/A	13.17	26.33	39.50	52.66	65.83	79.00	118.50
24	N/A	13.37	26.75	40.12	53.50	66.87	80.25	120.37
25	N/A	13.62	27.25	40.87	54.50	68.12	81.75	122.62
26	N/A	14.08	28.17	42.25	56.33	70.41	84.50	126.74
27	N/A	14.56	29.12	43.69	58.25	72.81	87.37	131.06
28	N/A	15.08	30.17	45.25	60.33	75.41	90.50	135.74
29	N/A	15.65	31.29	46.94	62.58	78.23	93.87	140.81
30	N/A	16.17	32.33	48.50	64.66	80.83	97.00	145.49
31	N/A	16.85	33.71	50.56	67.41	84.27	101.12	151.68
32	N/A	17.58	35.17	52.75	70.33	87.91	105.50	158.24
33	N/A	18.31	36.62	54.94	73.25	91.56	109.87	164.81
34	N/A	19.12	38.25	57.37	76.50	95.62	114.75	172.12
35	N/A	19.94	39.87	59.81	79.75	99.68	119.62	179.43
36	N/A	20.98	41.96	62.93	83.91	104.89	125.87	188.80
37	N/A	22.10	44.21	66.31	88.41	110.52	132.62	198.93
38	N/A	23.27	46.54	69.81	93.08	116.35	139.62	209.43
39	N/A	24.48	48.96	73.43	97.91	122.39	146.87	220.30
40	N/A	25.73	51.46	77.18	102.91	128.64	154.37	231.55
41	N/A	27.10	54.21	81.31	108.41	135.52	162.62	243.93
42	N/A	28.52	57.04	85.56	114.08	142.60	171.12	256.68
43	N/A	29.98	59.96	89.93	119.91	149.89	179.87	269.80
44	N/A	31.52	63.04	94.56	126.08	157.60	189.12	283.68
45	13.26	33.14	66.29	99.43	132.58	165.72	198.87	298.30
46	14.13	35.33	70.66	106.00	141.33	176.66	211.99	317.99
47	15.07	37.69	75.37	113.06	150.74	188.43	226.12	339.17
48	16.08	40.21	80.41	120.62	160.83	201.03	241.24	361.86
49	17.18	42.96	85.91	128.87	171.83	214.78	257.74	386.61
50	18.36	45.89	91.79	137.68	183.58	229.47	275.36	413.05
51	19.46	48.64	97.29	145.93	194.58	243.22	291.86	437.79
52	20.62	51.56	103.12	154.68	206.24	257.80	309.36	464.04
53	21.86	54.64	109.29	163.93	218.57	273.22	327.86	491.79
54	23.15	57.87	115.75	173.62	231.49	289.36	347.24	520.85
55	24.52	61.31	122.62	183.93	245.24	306.55	367.86	551.79
56	26.56	66.39	132.79	199.18	265.57	331.97	398.36	597.54
57	28.72	71.79	143.58	215.37	287.16	358.94	430.73	646.10
58	31.00	77.50	154.99	232.49	309.99	387.48	464.98	697.47
59	33.43	83.58	167.16	250.74	334.32	417.90	501.48	752.22
60	36.01	90.02	180.03	270.05	360.07	450.09	540.10	810.16
61	39.08	97.70	195.41	293.11	390.82	488.52	586.23	879.34
62	42.32	105.81	211.62	317.42	423.23	529.04	634.85	952.27
63	45.73	114.33	228.66	342.99	457.32	571.64	685.97	1,028.96
64	49.31	123.29	246.57	369.86	493.15	616.43	739.72	1,109.58
65	53.09	132.72	265.45	398.17	530.90	663.62	796.34	1,194.51
66	58.95	147.37	294.74	442.11	589.48	736.85	884.21	1,326.32
67	65.16	162.91	325.82	488.73	651.64	814.55	977.46	1,466.19

Actual premiums may vary slightly due to administrative system rounding.

(*) Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages, LTC50=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 50 months: Ages 18-80 (25 months only over age 70)

Initial death benefit is guaranteed to later of 25 years or age 70. After this period, death benefit is projected level to at least age 99. Guarantees are based upon 2.00% interest and guaranteed insurance charges. Non-guaranteed benefits include credits based upon 3.0% interest and current insurance charges. The plan has no cash surrender or loan values. Underwritten by Combined Insurance Company of America.

This quote sheet intended for enrollment use by agent only. A detailed illustration explaining all guaranteed and non-guaranteed benefits and premiums will be provided to Certificateholder upon delivery of the coverage certificate or earlier upon request.

CHUBB Workplace Benefits**Plan 1****Defined Benefit (OPTIONAL AMOUNTS)****Monthly (12 times)****RIDERS INCLUDED(*): TI, LTC50****Prepared For: City of Fresno****Risk Class 5_NS_CA**

Iss Age	10,000	25,000	50,000	75,000	100,000	125,000	150,000	225,000
68	71.76	179.41	358.82	538.23	717.64	897.05	1,076.46	1,614.69
69	78.81	197.01	394.03	591.04	788.05	985.06	1,182.08	1,773.12
70	86.31	215.78	431.57	647.35	863.13	1,078.92	1,294.70	1,942.05

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Prepared: 10/18/2023

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CHUBB Workplace Benefits

Plan 1

Defined Benefit (OPTIONAL AMOUNTS)

Monthly (12 times)

RIDERS INCLUDED(*): TI, LTC50

Prepared For: City of Fresno

Risk Class 5_SM_CA

Iss Age	10,000	25,000	50,000	75,000	100,000	125,000	150,000	225,000
19	N/A	16.02	32.04	48.06	64.08	80.10	96.12	144.18
20	N/A	16.02	32.04	48.06	64.08	80.10	96.12	144.18
21	N/A	16.40	32.79	49.19	65.58	81.98	98.37	147.56
22	N/A	16.77	33.54	50.31	67.08	83.85	100.62	150.93
23	N/A	17.17	34.33	51.50	68.66	85.83	103.00	154.49
24	N/A	17.54	35.08	52.62	70.16	87.70	105.25	157.87
25	N/A	17.96	35.92	53.87	71.83	89.79	107.75	161.62
26	N/A	18.54	37.08	55.62	74.16	92.70	111.25	166.87
27	N/A	19.15	38.29	57.44	76.58	95.73	114.87	172.31
28	N/A	19.77	39.54	59.31	79.08	98.85	118.62	177.93
29	N/A	20.40	40.79	61.19	81.58	101.98	122.37	183.56
30	N/A	21.10	42.21	63.31	84.41	105.52	126.62	189.93
31	N/A	22.02	44.04	66.06	88.08	110.10	132.12	198.18
32	N/A	22.98	45.96	68.93	91.91	114.89	137.87	206.80
33	N/A	23.96	47.91	71.87	95.83	119.79	143.74	215.62
34	N/A	25.00	50.00	75.00	100.00	125.00	149.99	224.99
35	N/A	26.08	52.16	78.25	104.33	130.41	156.49	234.74
36	N/A	27.39	54.79	82.18	109.58	136.97	164.37	246.55
37	N/A	28.73	57.46	86.18	114.91	143.64	172.37	258.55
38	N/A	30.17	60.33	90.50	120.66	150.83	180.99	271.49
39	N/A	31.69	63.37	95.06	126.74	158.43	190.12	285.18
40	13.30	33.25	66.50	99.75	132.99	166.24	199.49	299.24
41	14.11	35.27	70.54	105.81	141.08	176.35	211.62	317.42
42	14.95	37.37	74.75	112.12	149.49	186.87	224.24	336.36
43	15.83	39.58	79.16	118.75	158.33	197.91	237.49	356.24
44	16.75	41.87	83.75	125.62	167.49	209.37	251.24	376.86
45	17.72	44.29	88.58	132.87	177.16	221.45	265.74	398.61
46	18.87	47.19	94.37	141.56	188.74	235.93	283.11	424.67
47	20.10	50.25	100.50	150.74	200.99	251.24	301.49	452.23
48	21.41	53.52	107.04	160.56	214.07	267.59	321.11	481.67
49	22.82	57.04	114.08	171.12	228.16	285.20	342.24	513.35
50	24.31	60.77	121.54	182.31	243.07	303.84	364.61	546.92
51	25.89	64.73	129.45	194.18	258.91	323.63	388.36	582.54
52	27.56	68.89	137.79	206.68	275.57	344.47	413.36	620.04
53	29.32	73.29	146.58	219.87	293.15	366.44	439.73	659.60
54	31.17	77.91	155.83	233.74	311.65	389.57	467.48	701.22
55	33.12	82.79	165.58	248.37	331.15	413.94	496.73	745.10
56	35.70	89.25	178.49	267.74	356.99	446.23	535.48	803.22
57	38.43	96.08	192.16	288.24	384.32	480.40	576.48	864.72
58	41.31	103.27	206.53	309.80	413.07	516.33	619.60	929.40
59	44.36	110.89	221.78	332.67	443.57	554.46	665.35	998.02
60	47.55	118.87	237.74	356.61	475.48	594.35	713.22	1,069.83
61	51.59	128.97	257.95	386.92	515.90	644.87	773.84	1,160.77
62	55.81	139.54	279.07	418.61	558.14	697.68	837.22	1,255.82
63	60.21	150.54	301.07	451.61	602.14	752.68	903.21	1,354.82
64	64.79	161.97	323.95	485.92	647.89	809.86	971.84	1,457.75
65	69.59	173.97	347.94	521.92	695.89	869.86	1,043.83	1,565.75
66	77.25	193.12	386.23	579.35	772.47	965.59	1,158.70	1,738.06
67	85.34	213.35	426.69	640.04	853.38	1,066.73	1,280.07	1,920.11

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(*) Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages, LTC50=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 50 months: Ages 18-80 (25 months only over age 70)

Initial death benefit is guaranteed to later of 25 years or age 70. After this period, death benefit is projected level to at least age 99. Guarantees are based upon 2.00% interest and guaranteed insurance charges. Non-guaranteed benefits include credits based upon 3.0% interest and current insurance charges. The plan has no cash surrender or loan values. Underwritten by Combined Insurance Company of America.

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Iss Age	10,000	25,000	50,000	75,000	100,000	125,000	150,000	225,000
68	93.94	234.84	469.69	704.53	939.38	1,174.22	1,409.07	2,113.60
69	103.08	257.70	515.40	773.09	1,030.79	1,288.49	1,546.19	2,319.28
70	112.83	282.07	564.14	846.22	1,128.29	1,410.36	1,692.43	2,538.65

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71	89.55	223.89	268.66	358.22	447.77
72	99.56	248.91	298.69	398.25	497.81
73	110.23	275.57	330.69	440.92	551.14
74	121.62	304.05	364.86	486.48	608.10
75	133.80	334.51	401.41	535.21	669.01
76	151.06	377.65	453.18	604.24	755.30
77	169.27	423.17	507.80	677.07	846.34
78	188.52	471.29	565.55	754.07	942.59
79	208.90	522.25	626.70	835.60	1,044.50
80	230.55	576.37	691.65	922.20	1,152.75

Actual premiums may vary slightly due to administrative system rounding.

(*) Rider Keys: TI=Terminal Illness Accelerated Benefit: All ages, LTC25=LTC Accelerated Benefit (excluding term riders) up to 25 months: Ages 18-80

Initial death benefit is guaranteed to later of 25 years or age 70. After this period, death benefit is projected level to at least age 99. Guarantees are based upon 2.00% interest and guaranteed insurance charges. Non-guaranteed benefits include credits based upon 3.0% interest and current insurance charges. The plan has no cash surrender or loan values. Underwritten by Combined Insurance Company of America.

This quote sheet intended for enrollment use by agent only. A detailed illustration explaining all guaranteed and non-guaranteed benefits and premiums will be provided to Certificateholder upon delivery of the coverage certificate or earlier upon request.

Prepared: 10/18/2023

These are quotations and not a contract

Iss Age	10,000	25,000	30,000	40,000	50,000
71	119.05	297.61	357.14	476.18	595.23
72	133.39	333.47	400.16	533.55	666.93
73	148.69	371.71	446.06	594.74	743.43
74	165.06	412.65	495.18	660.24	825.30
75	182.61	456.52	547.83	730.44	913.05
76	206.44	516.10	619.33	825.77	1,032.21
77	231.70	579.25	695.10	926.80	1,158.50
78	258.51	646.27	775.52	1,034.03	1,292.53
79	287.04	717.60	861.12	1,148.15	1,435.19
80	317.45	793.63	952.36	1,269.82	1,587.27

Actual premiums may vary slightly due to administrative system rounding.

(*) Rider Keys: TI=Terminal Illness Accelerated Benefit: All ages, LTC25=LTC Accelerated Benefit (excluding term riders) up to 25 months: Ages 18-80

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Optional Child Face Amount	Deduction Premium(*)
\$ 5,000	\$ 2.09
\$ 10,000	\$ 4.18
\$ 15,000	\$ 6.27
\$ 20,000	\$ 8.36
\$ 25,000	\$ 10.46

Deduction premium shown covers ALL eligible dependent children for the face amount shown (regardless of number of children). Generally, a dependent child is defined as a child who is more than 15 days old and has not had his or her 26th birthday; is unmarried; is reliant on the Insured for support; is the Insured's child, legally adopted child, stepchild or child for whom the Insured is legal guardian; and has not had his or her 25th birthday on or before the Coverage Date of this benefit. See contract for details and any variations by issue state.

Actual premiums and face amounts may vary slightly due to administrative system rounding.
A detailed illustration will be provided upon delivery of the coverage certificate or earlier upon request.

At present we expect to deliver consistent benefits and rates to all employees. However, due to state regulatory requirements, we reserve the right to adjust plans, rates, notification of disclosures, or delivery of forms.

This proposal is not a contract of insurance. The terms and conditions of coverage will be described in detail in the issued policy once we accept. If there are any differences between the terms and conditions of this proposal and the policy, the policy will govern. The policy is governed by the laws of the state in which it is delivered. Certain terms or provisions may be different if required by the laws of that state.

Chubb. Insured.