



**LIFETIME
BENEFIT TERM**



If they need you, you need a Champion

Good things in life happen every day, and unfortunately, hardship happens too. You need a champion to help you defend and protect the things you value most.





If they need you, you need life insurance – valuable protection for your loved ones

You work hard to provide a good life for your family. However, what if something happens to you? If they need you, you need a champion to defend and protect your family with money to help pay for:

- Rent and Mortgage
- Education
- Retirement
- Household Expenses
- Childcare
- Family Debt
- Burial

Make a promise to protect the future. Let LifeTime Benefit Term (LBT) be your Champion. It lasts a lifetime – guaranteed. LifeTime Benefit Term provides money to your family at death, and while you are living too. For the same premium, LifeTime Benefit Term provides higher benefits than permanent life insurance and lasts to age 121.



Let LifeTime Benefit Term be your Champion.



LifeTime Benefit Term is a great way to protect your most important asset and help provide the peace of mind your family deserves.



Benefit Design



Guaranteed Premiums

Life insurance premiums will never increase and are guaranteed to age 100. Thereafter no additional premium is due while the coverage can continue to age 121.

Guaranteed Benefits during Working Years

While the policy is in force, the Death Benefit is guaranteed 100% when it is needed most – during your working years when your family is relying on your income. Through age 70 (or 25 years if greater) your Death Benefit is 100% guaranteed.

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. Regardless of interest rates, the Death Benefit after age 70 is guaranteed to always be at least 50% of the initial benefit, and will likely be more given the current interest rate.

Paid-Up Benefits

After 10 years, a paid-up benefit begins to accrue. At any point thereafter, if premiums stop, a reduced paid-up benefit is guaranteed. Flexibility is perfect for retirement.

Terminal Illness Benefit

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.



Flexible and competitive

LifeTime Benefit Term is a great way to protect your most important asset and help provide the peace of mind your family deserves.

Here's how LifeTime Benefit Term can be your family's champion

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 and rent, education for children and grandchildren, retirement, family debt, and burial.

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.

Features

Financial Security

For as little as \$3 per week, LifeTime Benefit Term provides lifelong protection to help your family replace income in the event of death.

Dependable Guarantees

Guaranteed 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

You can keep your life insurance even if you change jobs or retire.

Guaranteed Renewable for Life

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

Family Coverage

Coverage available for spouse, children, and dependent grandchildren.

Death Benefits up to \$250,000 – No Medical Exams

Coverage is issued based on answers to simple health questions.

Flexible benefit choices

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 of how LifeTime Benefit Term can be your Champion:

\$100,000 LifeTime Benefit Term Coverage

Maximize Death Benefit

You lead a full life and leave the full Death Benefit to your beneficiary.



\$100,000
Death Benefit

Split Your Benefits

You lead a full life and shortly before your death, you access terminal illness benefits to supplement your expenses.



\$50,000
Terminal Illness



\$50,000
Death Benefit

Choose a champion. Choose LifeTime Benefit Term

Good things in life happen every day, and unfortunately, hardship happens too. You need a champion to help you defend and protect the things you value most.



Flexible and customizable

Every plan starts with guaranteed death benefits. Customize with additional benefits to meet your needs.



Benefit summary

	DEATH BENEFIT	TYPE OF COVERAGE	PREMIUM
Applicant	\$	<input type="checkbox"/> Accidental Death Benefit <input type="checkbox"/> Child Term Benefit Rider <input type="checkbox"/> Waiver of Premium <input type="checkbox"/> Payer Waiver of Premium	\$
Spouse	\$	<input type="checkbox"/> Accidental Death Benefit <input type="checkbox"/> Child Term Benefit Rider <input type="checkbox"/> Waiver of Premium <input type="checkbox"/> Payer Waiver of Premium	\$
Children/ Grandchildren	\$		\$
	\$		\$
Total Payroll Deduction			\$

This is not an application for coverage. Refer to your enrollment form in order to apply for coverage. Enrollments are subject to underwriting approval.

Additional benefit options

Accidental Death Benefit
Doubles the Death Benefit if death results from an accident.

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

Waiver of Premium
Waives premium if you become totally disabled.

Payor Waiver of Premium
Waives premium of your spouse, if you become totally disabled.

LifeTime Benefit Term Exclusion

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.***

This document is a brief description of Certificate Form No. C34544 (or applicable state version). Refer to your certificate of insurance for specific details on benefits, exclusions and limitations, may vary by state.

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

*CA: "sane or insane" does not apply
 **MO: one year
 ***WA: Exclusion does not apply

CHUBB Workplace Benefits
Plan 1

Defined Benefit (OPTIONAL AMOUNTS)
Weekly (52 times)

RIDERS INCLUDED(*): TI

Prepared For: Openforce

Risk Class 4_NS_AZ

Iss Age	10,000	25,000	50,000	75,000	100,000	150,000	200,000	250,000
19	N/A	N/A	4.41	6.63	8.82	13.23	17.64	22.08
20	N/A	N/A	4.41	6.63	8.82	13.23	17.64	22.08
21	N/A	N/A	4.50	6.75	9.03	13.53	18.03	22.56
22	N/A	N/A	4.62	6.90	9.21	13.83	18.42	23.04
23	N/A	N/A	4.71	7.05	9.39	14.10	18.81	23.52
24	N/A	N/A	4.83	7.23	9.63	14.46	19.26	24.09
25	N/A	N/A	4.92	7.38	9.84	14.76	19.68	24.60
26	N/A	N/A	5.07	7.62	10.14	15.24	20.31	25.38
27	N/A	N/A	5.25	7.86	10.50	15.75	21.00	26.25
28	N/A	N/A	5.43	8.13	10.86	16.26	21.69	27.12
29	N/A	N/A	5.61	8.43	11.22	16.86	22.47	28.08
30	N/A	N/A	5.82	8.73	11.64	17.46	23.28	29.10
31	N/A	3.03	6.06	9.06	12.09	18.15	24.18	30.24
32	N/A	3.15	6.30	9.45	12.60	18.93	25.23	31.53
33	N/A	3.30	6.57	9.87	13.14	19.74	26.31	32.88
34	N/A	3.42	6.87	10.29	13.74	20.61	27.45	34.32
35	N/A	3.57	7.17	10.74	14.34	21.48	28.65	35.82
36	N/A	3.75	7.53	11.28	15.06	22.59	30.12	37.65
37	N/A	3.96	7.92	11.88	15.84	23.76	31.68	39.60
38	N/A	4.17	8.34	12.51	16.68	25.02	33.33	41.67
39	N/A	4.38	8.79	13.17	17.55	26.34	35.10	43.89
40	N/A	4.62	9.24	13.86	18.48	27.72	36.96	46.20
41	N/A	4.86	9.72	14.58	19.44	29.16	38.88	48.60
42	N/A	5.13	10.23	15.36	20.46	30.69	40.92	51.15
43	N/A	5.37	10.77	16.14	21.54	32.31	43.08	53.85
44	N/A	5.67	11.34	16.98	22.65	33.99	45.30	56.64
45	N/A	5.97	11.91	17.88	23.82	35.73	47.64	59.55
46	N/A	6.36	12.69	19.05	25.41	38.10	50.82	63.51
47	N/A	6.78	13.56	20.34	27.12	40.68	54.24	67.80
48	N/A	7.23	14.49	21.72	28.98	43.47	57.96	72.45
49	3.09	7.74	15.51	23.25	30.99	46.50	62.01	77.49
50	3.33	8.31	16.59	24.90	33.18	49.80	66.39	82.98
51	3.51	8.76	17.55	26.31	35.07	52.62	70.14	87.69
52	3.72	9.27	18.54	27.81	37.08	55.62	74.16	92.70
53	3.93	9.81	19.59	29.40	39.21	58.80	78.42	98.01
54	4.14	10.38	20.73	31.11	41.49	62.22	82.95	103.71
55	4.38	10.98	21.96	32.94	43.92	65.88	87.84	109.80
56	4.71	11.76	23.55	35.31	47.10	70.65	94.20	117.75
57	5.07	12.63	25.29	37.92	50.58	75.87	101.16	126.45
58	5.43	13.56	27.15	40.71	54.30	81.42	108.57	135.72
59	5.82	14.58	29.16	43.74	58.32	87.48	116.64	145.80
60	6.27	15.66	31.35	47.01	62.70	94.02	125.37	156.72
61	6.78	16.92	33.84	50.73	67.65	101.49	135.30	169.14
62	7.29	18.24	36.51	54.75	73.02	109.53	146.04	182.55
63	7.86	19.68	39.36	59.04	78.72	118.08	157.47	196.83
64	8.49	21.21	42.42	63.66	84.87	127.29	169.71	212.16
65	9.15	22.86	45.69	68.55	91.41	137.10	182.79	228.51
66	10.05	25.11	50.19	75.30	100.41	150.60	200.79	251.01
67	11.01	27.54	55.08	82.62	110.16	165.24	220.35	275.43

Actual premiums may vary slightly due to administrative system rounding.

(*) Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages

Initial death benefit is guaranteed to later of 25 years or age 70. 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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**CHUBB Workplace Benefits
Plan 1**

Defined Benefit (OPTIONAL AMOUNTS)

Weekly (52 times)

RIDERS INCLUDED(*): TI

Risk Class 4_NS_AZ

Prepared For: Openforce

Iss Age	10,000	25,000	50,000	75,000	100,000	150,000	200,000	250,000
68	12.09	30.18	60.39	90.57	120.75	181.14	241.53	301.92
69	13.23	33.06	66.12	99.21	132.27	198.39	264.54	330.66
70	14.49	36.21	72.39	108.60	144.78	217.17	289.56	361.95

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Plan 1**

**Defined Benefit (OPTIONAL AMOUNTS)
Weekly (52 times)**

RIDERS INCLUDED(*): TI

Prepared For: Openforce

Risk Class 4_SM_AZ

Iss Age	10,000	25,000	50,000	75,000	100,000	150,000	200,000	250,000
19	N/A	N/A	5.82	8.70	11.61	17.43	23.22	29.04
20	N/A	N/A	5.82	8.70	11.61	17.43	23.22	29.04
21	N/A	N/A	5.97	8.97	11.97	17.94	23.91	29.91
22	N/A	3.06	6.15	9.21	12.30	18.42	24.57	30.72
23	N/A	3.15	6.33	9.48	12.66	18.99	25.32	31.62
24	N/A	3.24	6.51	9.75	13.02	19.53	26.04	32.55
25	N/A	3.33	6.69	10.02	13.35	20.04	26.73	33.42
26	N/A	3.45	6.90	10.38	13.83	20.73	27.66	34.56
27	N/A	3.57	7.14	10.71	14.28	21.39	28.53	35.67
28	N/A	3.69	7.38	11.04	14.73	22.11	29.46	36.84
29	N/A	3.81	7.62	11.43	15.24	22.86	30.45	38.07
30	N/A	3.93	7.89	11.82	15.78	23.64	31.53	39.42
31	N/A	4.11	8.19	12.30	16.41	24.60	32.82	41.01
32	N/A	4.26	8.52	12.78	17.07	25.59	34.11	42.63
33	N/A	4.44	8.88	13.32	17.76	26.61	35.49	44.37
34	N/A	4.62	9.24	13.86	18.48	27.72	36.96	46.20
35	N/A	4.80	9.63	14.43	19.26	28.86	38.49	48.12
36	N/A	5.07	10.11	15.18	20.22	30.33	40.47	50.58
37	N/A	5.31	10.62	15.96	21.27	31.89	42.54	53.16
38	N/A	5.58	11.19	16.77	22.35	33.54	44.73	55.92
39	N/A	5.88	11.76	17.64	23.55	35.31	47.07	58.83
40	N/A	6.18	12.36	18.57	24.75	37.11	49.50	61.86
41	N/A	6.57	13.14	19.71	26.28	39.42	52.56	65.73
42	N/A	6.99	13.95	20.94	27.90	41.85	55.80	69.75
43	N/A	7.41	14.82	22.20	29.61	44.43	59.22	74.04
44	3.15	7.86	15.69	23.55	31.41	47.10	62.82	78.51
45	3.33	8.31	16.65	24.96	33.30	49.92	66.57	83.22
46	3.54	8.85	17.70	26.58	35.43	53.13	70.83	88.56
47	3.78	9.42	18.84	28.26	37.68	56.52	75.33	94.17
48	4.02	10.02	20.07	30.09	40.14	60.21	80.28	100.32
49	4.29	10.68	21.39	32.07	42.78	64.14	85.53	106.92
50	4.56	11.40	22.80	34.20	45.60	68.43	91.23	114.03
51	4.86	12.12	24.27	36.39	48.51	72.78	97.02	121.29
52	5.16	12.90	25.80	38.70	51.60	77.43	103.23	129.03
53	5.49	13.74	27.45	41.19	54.90	82.35	109.80	137.25
54	5.85	14.61	29.19	43.80	58.38	87.57	116.76	145.95
55	6.21	15.51	31.05	46.56	62.07	93.12	124.14	155.19
56	6.63	16.62	33.21	49.83	66.42	99.63	132.84	166.05
57	7.11	17.76	35.55	53.31	71.10	106.65	142.20	177.72
58	7.62	19.02	38.04	57.06	76.08	114.15	152.19	190.23
59	8.13	20.37	40.71	61.08	81.45	122.16	162.87	203.61
60	8.70	21.78	43.56	65.34	87.12	130.71	174.27	217.83
61	9.36	23.43	46.86	70.29	93.72	140.58	187.44	234.33
62	10.08	25.20	50.37	75.57	100.77	151.14	201.54	251.91
63	10.83	27.06	54.09	81.15	108.21	162.30	216.42	270.51
64	11.61	29.01	58.05	87.06	116.07	174.12	232.14	290.19
65	12.45	31.11	62.25	93.36	124.47	186.72	248.94	311.19
66	13.62	34.05	68.07	102.12	136.14	204.21	272.31	340.38
67	14.88	37.20	74.40	111.60	148.77	223.17	297.57	371.97

Actual premiums may vary slightly due to administrative system rounding.

(* Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages

Initial death benefit is guaranteed to later of 25 years or age 70. 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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**CHUBB Workplace Benefits
Plan 1**

**Defined Benefit (OPTIONAL AMOUNTS)
Weekly (52 times)**

Prepared For: Openforce

**RIDERS INCLUDED(*): TI
Risk Class 4_SM_AZ**

Iss Age	10,000	25,000	50,000	75,000	100,000	150,000	200,000	250,000
68	16.26	40.62	81.24	121.86	162.48	243.75	324.99	406.23
69	17.73	44.34	88.68	133.02	177.39	266.07	354.75	443.43
70	19.35	48.39	96.78	145.14	193.53	290.31	387.06	483.84

Actual premiums may vary slightly due to administrative system rounding.

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Weekly (52 times)

RIDERS INCLUDED(*): TI

Risk Class 4_NS_AZ

Prepared For: Openforce

Iss Age	10,000	25,000	30,000	40,000	50,000
71	15.84	39.63	47.55	63.39	79.26
72	17.34	43.38	52.05	69.39	86.76
73	18.99	47.49	56.97	75.96	94.95
74	20.79	51.96	62.37	83.16	103.95
75	22.74	56.88	68.25	91.02	113.76
76	24.90	62.28	74.73	99.63	124.53
77	27.27	68.16	81.78	109.05	136.32
78	29.85	74.61	89.52	119.37	149.22
79	32.67	81.66	98.01	130.68	163.35
80	35.76	89.40	107.28	143.04	178.80

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Weekly (52 times)

RIDERS INCLUDED(*): TI

Risk Class 4_SM_AZ

Prepared For: Openforce

Iss Age	10,000	25,000	30,000	40,000	50,000
71	21.30	53.22	63.87	85.17	106.44
72	23.43	58.53	70.26	93.66	117.09
73	25.77	64.41	77.28	103.02	128.79
74	28.32	70.83	84.99	113.34	141.66
75	31.17	77.91	93.51	124.68	155.85
76	34.29	85.71	102.87	137.13	171.42
77	37.71	94.29	113.13	150.84	188.55
78	41.49	103.71	124.44	165.93	207.42
79	45.63	114.09	136.89	182.52	228.15
80	50.19	125.49	150.60	200.79	250.98

Actual premiums may vary slightly due to administrative system rounding.

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Plan 1**

Defined Benefit (OPTIONAL AMOUNTS)

Weekly (52 times)

RIDERS INCLUDED(*): TI

Risk Class 4_NS_AZ

Prepared For: Openforce

Iss Age	5,000	10,000	15,000	20,000	25,000
0	0.60	1.20	1.80	2.40	3.00
1	0.60	1.20	1.80	2.40	3.00
2	0.60	1.20	1.80	2.40	3.00
3	0.60	1.20	1.80	2.40	3.00
4	0.60	1.20	1.80	2.40	3.00
5	0.60	1.20	1.80	2.40	3.00
6	0.60	1.20	1.80	2.40	3.00
7	0.60	1.20	1.80	2.40	3.00
8	0.60	1.20	1.80	2.40	3.00
9	0.60	1.20	1.80	2.40	3.00
10	0.60	1.20	1.80	2.40	3.00
11	0.60	1.20	1.80	2.40	3.00
12	0.60	1.20	1.80	2.40	3.00
13	0.60	1.20	1.80	2.40	3.00
14	0.60	1.20	1.80	2.40	3.00
15	0.60	1.20	1.80	2.40	3.00
16	0.60	1.20	1.80	2.40	3.00
17	0.60	1.20	1.80	2.40	3.00
18	0.60	1.20	1.80	2.40	3.00

Actual premiums may vary slightly due to administrative system rounding.

(*) Rider Keys: TI=Terminal Illness Accelerated Benefit: All ages

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**CHUBB Workplace Benefits
Plan 1**

Money Purchase (OPTIONAL AMOUNTS)

Weekly (52 times)

RIDERS INCLUDED(*): TI

Risk Class 4_NS_AZ

Prepared For: Openforce

Iss Age	3.00
19	33,873
20	33,873
21	33,151
22	32,459
23	31,795
24	31,033
25	30,367

Actual premiums may vary slightly due to administrative system rounding.

(*) Rider Keys: TI=Terminal Illness Accelerated Benefit: All ages

Initial death benefit is guaranteed to later of 25 years or age 70. 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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These are quotations and not a contract

**CHUBB Workplace Benefits
Plan 1**

Money Purchase (OPTIONAL AMOUNTS)

Weekly (52 times)

RIDERS INCLUDED(*): TI

Risk Class 4_SM_AZ

Prepared For: Openforce

Iss Age	3.00
19	25,741
20	25,741
21	24,996
22	24,331
23	23,629
24	22,966
25	22,371

Actual premiums may vary slightly due to administrative system rounding.

(*) Rider Keys: TI=Terminal Illness Accelerated Benefit: All ages

Initial death benefit is guaranteed to later of 25 years or age 70. 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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Optional Child Face Amount	Deduction Premium(*)
\$ 5,000	\$ 0.48
\$ 10,000	\$ 0.97
\$ 15,000	\$ 1.45
\$ 20,000	\$ 1.93
\$ 25,000	\$ 2.41

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.

Underwritten By Combined Insurance Company of America