

# EasyRetire Annuity Plan

Enjoy Your Retirement Life with Foreseeable Income

CHUBB®  
安達人壽

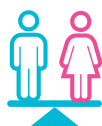


# EasyRetire Annuity Plan

Retirement is a process, not just a single event. It requires careful planning to ensure your future income can provide sufficient financial support for your desired lifestyle during retirement. Retirement may seem a long way off, but the earlier you start, the longer time horizon you will have to accumulate and grow your savings. EasyRetire Annuity Plan (“EasyRetire”) is an annuity insurance plan for wealth accumulation, with foreseeable and guaranteed income to help you achieve a worry-free retirement. EasyRetire also features life protection and added flexibility, giving you peace of mind on your path to retirement. With EasyRetire, you can define an ideal retirement life based on your own needs, at your own pace.

## Why EasyRetire Should be Part of Your Retirement Plan?

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### Same Premium, Same Income for Both Genders

- For the same amount of premium paid, Monthly Income will be the same for both male and female of the same age



### Monthly Income up to Age 100

- Guaranteed Monthly Income up to policy anniversary where your age is 100
- Non-Guaranteed Monthly Income for potentially higher return
- Beneficiary can continue to receive the remaining Monthly Income if the insured passes away
- Option to assign a successor beneficiary to receive the remaining Monthly Income if beneficiary passes away



### Flexibility in Managing Your Retirement Plan

- Choose to receive your Monthly Income at any policy anniversary date between the policy anniversaries where insured's age is 50 to 70
- 3 options of payment term available: 5 / 10 / 18 years
- Maximum 2 years of Premium Holiday is allowed once after the 3rd policy anniversary



### Life Protection with Peace of Mind

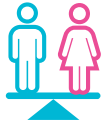
- Life protection up to the policy anniversary where insured is age 100
- Wide range of riders available to meet the specific needs at different life stages



### Easy Application without Medical Examination

- Application for this plan is simple and no medical examination is required in general

“Chubb Life”, the “Company”, “we”, “our” or “us” herein refers to Chubb Life Insurance Company Ltd. (Incorporated in Bermuda with Limited Liability).



## Same Premium, Same Income for Both Genders

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Annuity insurance plans in the market usually offer lower monthly income to female than to male of the same age. We believe that retirement is important for all, thus, EasyRetire offers equal Monthly Income for both male and female of the same age, for the same amount of premium paid. They can have the same income to spend and enjoy in their own preferred retirement lifestyle.



## Monthly Income<sup>1</sup> up to Age<sup>2</sup> 100

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EasyRetire helps to achieve your retirement needs by providing regular payments consisting of both guaranteed and non-guaranteed benefits from Annuity Commencement Date until the policy anniversary where your age is 100 (“Annuity Period”). You may enjoy your retirement life with regular payments of Monthly Income, or you can choose to accumulate Monthly Income at an interest rate determined by the Company from time to time.

- **Guaranteed Monthly Income<sup>3</sup> as Secure Income Streams**

This is a guaranteed fixed amount payable to you every month during the Annuity Period.

- **Non-Guaranteed Monthly Income<sup>4</sup> to Boost Your Wealth**

To provide you with additional income during your retirement, we will pay an additional amount on top of Guaranteed Monthly Income during the Annuity Period, which is not guaranteed.

- **Commitment to Take Care Your Loved One**

If you pass away during the Annuity Period, we will pay death benefit to your designated beneficiary(ies). If there is only one beneficiary, he / she may request to continue receiving Monthly Income until the end of the Annuity Period, allowing you to take care of your beloved ones.

The beneficiary receiving Monthly Income may also name a successor beneficiary to continue receiving the remaining Monthly Income should the beneficiary pass away during the Annuity Period.



## Flexibility in Managing Your Savings

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To provide more flexibility in your retirement planning, EasyRetire offers options on the Annuity Commencement Date, premium payment term and premium holiday.

- **Annuity Commencement Date**

You can choose to start receiving your Monthly Income on any policy anniversary between the policy anniversaries where your age is 50 to 70. Change in Annuity Commencement Date will adjust Guaranteed Monthly Income, and guaranteed cash value. Monthly Income will be paid until the policy anniversary where your age is 100.

- **Premium Payment Term**

3 options of premium payment term are available: 5 years, 10 years and 18 years.

- **Premium Holiday<sup>6</sup>**

To help you with unexpected events or change in goals at different stages in life, you can apply once for premium holiday for one or two policy years after the 3rd policy anniversary. The premium holiday will start from the next policy anniversary following our approval. You do not need to pay premium during the Premium Holiday but will need to continue paying premium after the Premium Holiday. Premium payment term will be extended and policy values will be affected.

Premium Holiday does not apply to rider(s) which will be terminated once Premium Holiday commences. You may apply for the rider(s) again after the Premium Holiday subject to our approval and any additional premium.



## Life Protection with Peace of Mind

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To offer extra peace of mind, EasyRetire provides life protection up to the policy anniversary where your age is 100. In addition, the Company offers a wide range of riders (that provide accident, critical illness, disability and medical protection) to meet the specific needs at different life stages. Further underwriting for riders is required, and extra premium applies.



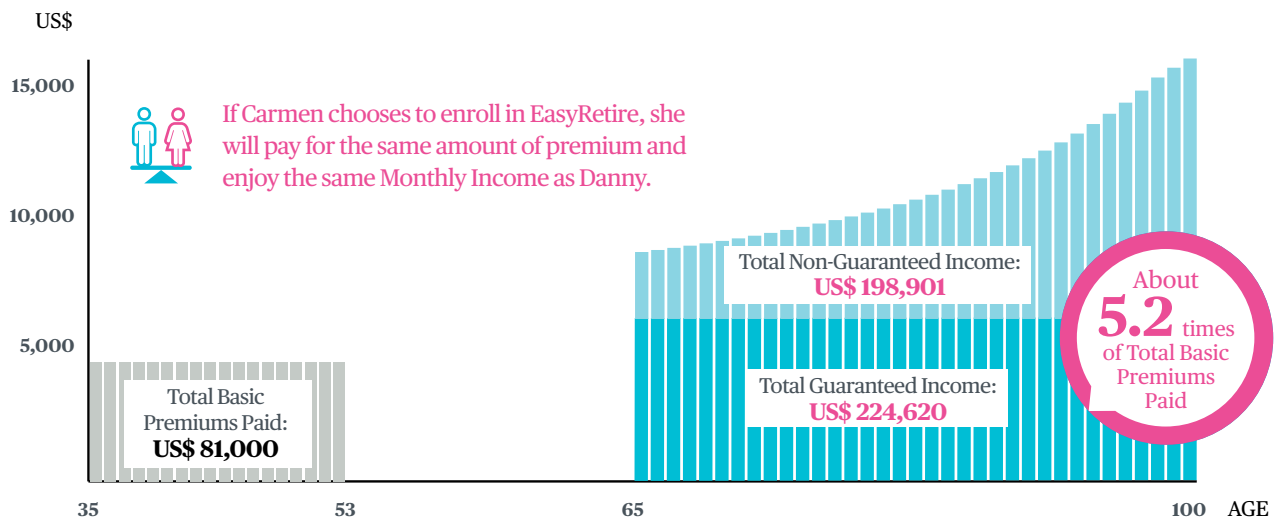
## Easy Application without Medical Examination

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Application of EasyRetire is simple. No medical examination is required in general, providing the total notional amount does not exceed the aggregate limit set for each insured the Company determines from time to time.

## Case - Achieve Your Worry-Free Retirement<sup>I, II, III</sup>

<b>Policyowner and Insured:</b>	Danny (husband) or Carmen (wife)
<b>Issue Age:</b>	35
<b>Premium Payment Term:</b>	18 years
<b>Premium Payment Mode:</b>	Annual
<b>Annual Basic Premium:</b>	US\$ 4,500
<b>Total Basic Premiums Paid:</b>	US\$ 81,000



Danny starts to pay annual premium of US\$ 4,500 for 18 years.

Danny finishes paying all premiums.

Danny retires and starts receiving his Monthly Income. Each month, he will receive US\$ 535 Guaranteed Monthly Income (US\$ 6,420 / year) plus a Non-Guaranteed Monthly Income, until age 100.

Age 53 - 70  
Danny may choose to retire and start receiving Monthly Income earlier / later.

If Danny retires at age 55 :  
Each month, he will receive US\$ 337 Guaranteed Monthly Income (US\$ 4,044 / year) plus a Non-Guaranteed Monthly Income, until age 100.

Total Income up to Age 100: US\$ 315,984

Guaranteed  
**US\$ 181,802**

Non-Guaranteed  
**US\$ 134,182**

About **3.9** times of Total Basic Premiums Paid

If Danny retires at age 60 :  
Each month, he will receive US\$ 421 Guaranteed Monthly Income (US\$ 5,052 / year) plus a Non-Guaranteed Monthly Income, until age 100.

Total Income up to Age 100: US\$ 365,683

Guaranteed  
**US\$ 202,195**

Non-Guaranteed  
**US\$ 163,487**

About **4.5** times of Total Basic Premiums Paid

Notes:

- I. This case is purely fictional and is for illustrative purposes only. Any relation to or reference to any actual person, party or event is purely coincidental. The nature of the case herein (if any) should not be interpreted as any comment on, or confirmation or extension of, insurance coverage for any past, present or future case. Furthermore, this case should not be relied upon to predict the outcome of any actual case as all cases are evaluated on their own individual merits and subject to the actual terms and conditions of the relevant policy. It is important to note that each actual case is unique.
  
- II. This case involves some assumptions, including the following:
  - (i) All premiums have been paid;
  - (ii) No policy loans are taken throughout the policy term;
  - (iii) No Premium Holiday has been taken;
  - (iv) The premium payment mode remains unchanged throughout the policy term; and
  - (v) The projected values shown are based on current scales of Terminal Dividend, which are not guaranteed and are determined by the Company from time to time and based on the Company's experiences and expectation of a series of factors including but not limited to investment return, claims, policy surrenders and expenses. The actual amount of total surrender value / total maturity value payable may change anytime with the values being higher or lower than those illustrated.
  
- III. Due to rounding, all the amounts shown in this case may differ slightly from the actual amount.

## More about EasyRetire

Basic Information																
<b>Product Type</b>	Basic plan															
<b>Policy Term</b>	Up to age 100 of the insured															
<b>Premium Payment Term and Issue Age of the Insured</b>	5 years	Age 18 - 60														
	10 years	Age 18 - 55														
	18 years	Age 18 - 45														
<b>Premium Payment Mode</b>	Monthly / quarterly / semi-annual / annual															
<b>Premium Structure</b>	Premium rate is guaranteed and remains unchanged throughout the premium payment term. Please refer to the benefit illustration for the premium amount.															
<b>Currency</b>	US\$															
<b>Minimum Annual Premium Amount</b>	5 years	US\$ 4,500														
	10 years	US\$ 2,250														
	18 years	US\$ 1,250														
<b>Notional Amount</b>	The Notional Amount of the Basic Plan is used for the calculation of the premium of the Basic Plan and other relevant policy values only. It is irrelevant to the death benefit payable upon death of the insured.															
<b>Death Benefit<sup>7</sup></b>	The higher of the following at the death of the insured: <ul style="list-style-type: none"> <li>• 101% of total basic premiums paid less total Guaranteed Monthly Income paid; or</li> <li>• guaranteed cash value.</li> </ul>															
<b>Maturity Value<sup>7</sup></b>	It is equal to: <ul style="list-style-type: none"> <li>(i) any guaranteed cash value,</li> <li>(ii) plus any Terminal Dividend<sup>9</sup> and accumulated Monthly Income with interest, and</li> <li>(iii) less any outstanding premiums and loans with accrued interest at the maturity date<sup>8</sup>.</li> </ul>															
<b>Surrender Value<sup>7</sup></b>	It is equal to: <ul style="list-style-type: none"> <li>(i) any guaranteed cash value,</li> <li>(ii) plus any Terminal Dividend<sup>9</sup> and accumulated Monthly Income with interest, and</li> <li>(iii) less any outstanding premiums and loans with accrued interest upon policy surrender.</li> </ul>															
Charge																
<b>Policy Fee</b>	<table border="1"> <thead> <tr> <th colspan="4">Premium Payment Mode</th> </tr> <tr> <th>Monthly</th> <th>Quarterly</th> <th>Semi-annual</th> <th>Annual</th> </tr> </thead> <tbody> <tr> <td>US\$ 2.75</td> <td>US\$ 8.50</td> <td>US\$ 15.00</td> <td>US\$ 25.00</td> </tr> </tbody> </table>				Premium Payment Mode				Monthly	Quarterly	Semi-annual	Annual	US\$ 2.75	US\$ 8.50	US\$ 15.00	US\$ 25.00
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Monthly	Quarterly	Semi-annual	Annual													
US\$ 2.75	US\$ 8.50	US\$ 15.00	US\$ 25.00													

Remarks:

1. All premiums must be paid and the policy remains in force. If there are any outstanding policy loans, Monthly Income will be applied first to pay off such outstanding loans.
2. In this product brochure, "age" refers to the age at the nearest birthday. "You" or "your" refers to the insured. In this product brochure, it is assumed the insured is also the policyowner.
3. The amount of Guaranteed Monthly Income and the Annuity Commencement Date are shown on the Policy Data Page or any subsequent endorsement. Any change in Annuity Commencement Date and any Premium Holiday will change Guaranteed Monthly Income. The Annuity Commencement Date must be a policy anniversary date between the policy anniversaries where the age of the insured is between 50-70, and the policy has been fully paid-up.
4. Non-Guaranteed Monthly Income is not guaranteed and is similar to dividend declaration philosophy. It is determined by us at our sole discretion from time to time. Please see below Important Information on Dividend Philosophy and Investment Philosophy, Policy and Strategy.
5. The sole beneficiary must make a request to us in writing and such request must be approved by us. The sole beneficiary can request either to continue receiving the Monthly Income until the end of the Annuity Period, or to receive the death benefit in one lump sum. If there are more than one beneficiary at the time of the insured's death, we will pay the death benefit in one lump sum to the beneficiaries.
6. If Premium Holiday is approved by us, Guaranteed Monthly Income and guaranteed cash value will be adjusted and recorded in an endorsement. Terminal Dividend and Non-Guaranteed Monthly Income will not share our divisible surplus during the Premium Holiday. Annuity Commencement Date and maturity date remain unchanged unless otherwise specified.
7. We will deduct any outstanding premiums and / or loans together with accrued interest before paying the benefit.
8. Maturity date means the policy anniversary date on which the age of the insured is 100, unless otherwise specified.
9. Terminal Dividend is not guaranteed and shall be determined by us at our sole discretion from time to time. Please see below Important Information on Dividend Philosophy and Investment Philosophy, Policy and Strategy.



## Important Information

**This product brochure is for general reference only and is not part of the policy. It provides an overview of the key features of this product and should be read along with other materials which cover additional information about this product. Such materials include, but not limited to, policy provisions that contain exact terms and conditions, benefit illustrations (if any) and other policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.**

EasyRetire is designed for individuals looking for long-term financial planning to meet their needs for financial protection against adversities, receiving regular income and saving up for the future. Early surrender of this product may result in significant losses that the surrender value may be less than the total premiums paid.

### **Dividend Philosophy and Investment Philosophy, Policy and Strategy**

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#### **Dividend Philosophy**

Participating insurance plans are designed to be held long term. Through the policy dividends declaration, the policyowners can share the divisible surplus (if any) of the participating insurance plans. We aim to ensure a fair sharing of profits between policyowners and shareholders, and among different groups of policyowners.

We will review and determine the amounts of dividends at least once per year, and a smoothing process is

applied when the actual dividends are determined. The dividends declared may be higher or lower than those illustrated in any product information provided. The dividends review would be approved by the Chairman of the Board, one Independent Non-Executive Director and the Appointed Actuary of the Company. In case of any change in the actual dividends against the illustration or should there be a change in the projected future dividends, such change will be reflected in the policy annual statement and benefit illustration.

To determine the policy dividends, we may consider the past experience and future outlook of various factors such as:

- Investment returns: include both interest income and change in market value of the asset supporting the policies. The investment returns could also be subject to market risks such as change in interest rate, credit quality and default, equity price movement, as well as currency price of the backing assets against your policy currency etc.
- Claims: include the cost of providing death benefit and other insured benefits under the policies.
- Surrenders: include policy surrenders and withdrawals; and the corresponding impact on investment.
- Expenses: include both direct expenses which are directly related to the policies, such as commission, underwriting, issuance and premium collection expense etc., as well as indirect expenses such as general overhead costs allocated to the policies.

## Investment Philosophy, Policy and Strategy

The investment policy of the Company is formulated with the objective to achieve targeted long-term investment results, taking into account risk control and diversification, liquidity and relationship between assets/liabilities.

Our current long-term target asset mix attributed to EasyRetire is as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed income instruments	85% - 95%
Equity-like assets	5% - 15%

The bonds and other fixed income instruments predominantly include government and corporate bonds (both investment grade and non-investment grade). Equity-like assets may include both listed equity, mutual fund and private equity. Investment assets are predominantly denominated in U.S. dollars and Hong Kong dollars, and are mainly invested in the United States and Asia. Derivatives may be used to manage our investment risk exposures.

We will pool the investment from other products together for actual investment and the returns will be allocated with reference to the target asset mix. Actual investments would depend on market opportunities at the time of purchase. Therefore, the actual asset mix may differ from the target.

The investment strategy may be subject to change depending on a number of factors, including but not limited to

the market conditions and economic outlook.

For products that offer annuity option, the investment strategy supporting the annuity payment may not be the same as that of the basic plan.

If there are any material changes in the investment strategy, we will inform our policyowners for the changes, reasons for the changes and the impact to the policyowners.

For the historical fulfillment ratios of participating insurance plans, please visit the webpage of the Company at [https://www.chubb.com/HK-EN/\\_Assets/documents/Historical-Fulfillment-Ratios\\_Eng.pdf](https://www.chubb.com/HK-EN/_Assets/documents/Historical-Fulfillment-Ratios_Eng.pdf). Please note that historical fulfillment ratios should not be taken as indicator of the future performance of this product.



## Key Product Risks

The following information helps you better understand the key product risks associated with this product that you may need to pay attention before application.

- **Premium Payment Term**  
You should only apply for this product if you intend to pay the premium for the whole of the premium payment term. Should you cease paying premiums early, your policy may be

terminated. You will lose your insurance coverage and even the premiums paid as a result.

Non-payment options available under your policy are intended to keep your policy in force for as long as possible during non-payment of premium. However, you should be aware that when non-payment option is in effect, your entitlement to the benefits provided under the policy may be affected. Please refer to the policy provisions for the exact terms and conditions.

- **Liquidity Risk/Early Surrender**  
If you have any unexpected liquidity needs, you may apply for cash withdrawal (if applicable) or surrender the policy for its surrender value (if any). Please note that making cash withdrawal (if applicable) will lead to a reduction in benefits payable under the policy. You are also reminded that if your policy is surrendered in early years, the surrender value payable may be less than the premiums paid by you.
- **Market Risk**  
The non-guaranteed benefits of this product are based on the Company's bonuses scales, which are not guaranteed and are determined by the Company from time to time and based on the Company's experiences and expectation of a series of factors including but not limited to investment returns, claims, policy surrenders and expenses. The actual amount of non-guaranteed benefits payable may be higher or lower than the amount illustrated in any product information provided to you.

- **Credit Risk**  
This product is issued and underwritten by the Company. Your policy is therefore subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligation of the policy, you may lose your insurance coverage and the premiums paid.
- **Exchange Rate Risk**  
For the policy denominated in currencies other than local currency, you are subject to exchange rate risk. The political and economic environment can affect the currency exchange rate significantly. Exchange rate fluctuates and is determined by the Company from time to time. Any transaction in foreign currencies involves risk. You should take exchange rate risk into consideration when deciding the policy currency.
- **Inflation Risk**  
Please note that the cost of living in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

### **Termination**

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EasyRetire and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- Lapse of the policy;
- Surrender of the whole policy;

- The insured's death unless Monthly Income continues to be paid to the beneficiary or the successor beneficiary;
- The maturity date of the policy;
- Your written request for cancellation; or
- If the unpaid loan together with accrued interest exceeds the cash value.

You may surrender your policy by submitting the form prescribed by us. You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form.

### **Key Exclusions**

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If the Insured commits suicide, while sane or insane, within 2 years of the Date of Issue or any subsequent date of reinstatement of the Policy, whichever is the latest, the insurance coverage will end and we will refund the total amount of premiums you paid without any interest, less any amount paid to you by the Company under the Policy and any unpaid loan together with accrued interest.

### **Cooling-off Period**

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If you are not satisfied with your policy, you have the right to cancel it by submitting a signed notice and return the policy document (if any) to

Chubb Life Insurance Company Ltd. at 33/F Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong within a period of 21 calendar days immediately following either the day of delivery of the policy or a notice informing you or your nominated representative about the availability of the policy and the expiry date of the cooling-off period, whichever is earlier. If the last day of the 21-calendar day period is not a working day, the cooling-off period shall include the next working day. Upon such cancellation of the policy, we will refund the total amount of premiums you paid without any interest, less any amount paid to you by the Company under the policy, in the original currency paid by you subject to any fluctuation of exchange rate upon cancellation, provided that the amount refunded will not exceed the total amount you paid in the original currency under the policy.

### **Collection of Premium Levy by Insurance Authority**

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The Insurance Authority started collecting levy on insurance premiums from policyowners for policies issued in Hong Kong since January 1, 2018. For details of the levy and its collection arrangement, please visit our Company website at [life.chubb.com/hk](http://life.chubb.com/hk) or contact our Customer Service Center at +852 2894 9833. In the event that we refund your premiums, whether in full or in part, e.g. upon cancellation of your policy during the cooling-off period, the proportionate levy paid by you will also be refunded accordingly.

## U.S. Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act (“FATCA”), a foreign financial institution (“FFI”) is required to report to the U.S. Internal Revenue Service (“IRS”) certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS (“FFI Agreement”) in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a “nonparticipating FFI”) will face a 30% withholding tax (“FATCA Withholding Tax”) on all “withholdable payments” (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong have signed an inter-governmental agreement (“IGA”) to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to Chubb Life Insurance Company Ltd. (the “Company”) and this Product. The Company is a participating FFI. The Company is committed to complying with FATCA. To do so, the Company requires you to:

- (i) provide to the Company certain information and documentation including, as applicable, your U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc); and

- (ii) consent to the Company reporting this information and documentation and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a “Non-Compliant Accountholder”), the Company is required to report “aggregate information” of account balances, payment amounts and number of non-consenting US accounts to IRS.

The Company could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your policy. Currently the only circumstances in which the Company may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your policy.

# Automatic Exchange of Financial Account Information

Automatic Exchange of Financial Account Information (“AEOI”) is an arrangement that involves the transmission of financial account information from Hong Kong to an overseas tax jurisdiction with which Hong Kong has entered into an AEOI agreement. In Hong Kong, the relevant legislative framework for implementation of AEOI is laid down in the Inland Revenue Ordinance.

The Inland Revenue (Amendment) (No. 3) Ordinance 2016 requires financial institutions in Hong Kong, to identify and report information relating to financial accounts held by customers that are tax residents of reportable jurisdictions to the Hong Kong Inland Revenue Department (“IRD”).

Chubb Life Insurance Company Ltd. (“Chubb”) must comply with the following requirements of Inland Revenue Ordinance to facilitate the IRD automatically exchanging certain financial account information as provided for thereunder:

- (i) to identify certain accounts as “non-excluded financial accounts” (“NEFAs”);
- (ii) to identify the jurisdiction(s) in which NEFA-holding individuals and certain NEFA-holding entities reside for tax purposes;
- (iii) to determine the status of certain NEFA-holding entities as “passive NFEs” and identify the jurisdiction(s) in which their “controlling persons” reside for tax purposes;

(iv) to collect certain information on NEFAs (“Required Information”); and

(v) to furnish certain Required Information to the IRD (collectively, the “AEOI requirements”).

In order to comply with the AEOI requirement, from January 1, 2017, Chubb requires account holders (including individual, entities and controlling person) for all new accounts to complete and provide us with a self-certification for tax residence. As for pre-existing accounts, if Chubb has doubt about the tax residence of an account holder (including individual, entities and controlling person), it may require the account holder to provide a self-certification for tax residence.

As a financial institution, Chubb cannot provide you with any tax advice. If you have any doubts about your tax residence status and the impact of AEOI on your policy, you should seek independent professional advice.

It is an offence under section 80(2E) of the Inland Revenue Ordinance if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. HK\$10,000).

## Contact Us

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(Incorporated in Bermuda with Limited Liability)

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 2894 9833

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

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