

Elevate your client benefits strategy with lifetime guarantees

Introducing Chubb Guaranteed Life with Long Term Care

Chubb Guaranteed Life with Long Term Care offers dual protection. With term life insurance and Death Benefit acceleration for long term care, you'll help your clients attract and retain talent by addressing two critical employee needs: life insurance protection and long term care coverage.



The reality of long term care

70%

of people over 65 will need long term care¹

2%

Only 2% of people have long term care insurance²

\$75,504

per year is the median cost to care for someone at home³

Benefits as easy as 1, 2, 3, 4

One plan with two important benefits – life insurance protection that can also help pay for long term care.

1 Life insurance only

2 Life insurance and long term care

3 Restoration of the Death Benefit

4 Chronic care + long term care

Employee doesn't use long term care, so beneficiary receives the full \$100,000 of life insurance coverage.

Long term care: **\$0**
Life insurance: **\$100,000**

Total benefit: **\$100,000**

Employees can receive benefits early to help cover the costs of long term care. Offered at 300% of Death Benefit face amount.

Long term care: **\$300,000**
Life insurance: **\$0**

Total benefit: **\$300,000**

With restoration, the entire \$100,000 of the original life insurance coverage is provided to the beneficiary.

Long term care: **\$300,000**
Restoration: **\$100,000**

Total benefit: **\$400,000**

Employees can receive benefits early to help cover the costs of family care and long term care when needed, and the life insurance can be fully restored.

Chronic care: **\$100,000**
Long term care: **\$200,000**
Restoration: **\$100,000**

Total benefit: **\$400,000**

Strong guarantees and flexibility

- **Guaranteed Death Benefit:** The full Death Benefit is guaranteed to age 121 and does not reduce due to age.
- **Guaranteed Renewable:** Permanent coverage cannot be cancelled as long as premiums are paid.
- **Guaranteed Level Premiums:** Rates are locked in to age 100, with no additional premiums due while coverage continues to age 121.
- **Death Benefit Acceleration:** Accelerate up to 300% of the face amount for long term care and chronic care needs.
- **Death Benefit Restoration:** Restore up to 100% of the original Death Benefit up to \$100,000.

Recognizing caregivers

Because caregiving can take an emotional and financial toll, offer benefits designed to help alleviate caregiver stress.



Respite Benefit: Chubb provides a daily cash benefit of up to 5 days every 12 months for caregivers caring for friends and family.



Caregiving benefit*: Homethrive's support network provides 24/7 access to resources and assistance from experienced care guides to help employees navigate caregiving challenges.

Make guarantees part of your strategy

Contact your Chubb Workplace Benefits Development Manager today to learn how Chubb Guaranteed Life with Long Term Care can support your clients.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing supplemental insurance and related services. Supplemental insurance provided by the following U.S. based Chubb underwriting companies: Combined Insurance Company of America (Chicago, IL); in New York, Combined Life Insurance Company of New York (Latham, NY); and ACE Property & Casualty Insurance Company. May not be available in all states. Chubb does not offer comprehensive health insurance coverage, often referred to as major medical insurance. Exclusions and limitations may apply.

Value-added benefits



Coverage for loved ones:

Extends life insurance protection to family members, including spouse and children.



Terminal Illness Benefit: Pays 75% of the Death Benefit, up to \$150,000, upon diagnosis of a terminal illness.



Child coverage with term rider:

Provides up to \$25,000 in convertible coverage for all eligible children.

Help your clients achieve their goals

Employee retention: Highly valued benefits help support employee retention and attract top talent.

Help fill the long term care gap: Group long term care plans with higher premiums have largely exited the market. Chubb offers a more valuable option for employees.

Help employees plan for expensive long term care: High costs of long term care services are often not covered by traditional health insurance or Medicare.

* Caregiving Benefit is provided by Homethrive.

¹ LIMRA – Consumer Perspectives on LTC and Insurance Update (2025)

² Genworth Cost of Care Survey Results (2023)

³ LIMRA – Consumer Perspectives on LTC and Insurance Update (2025)