

Proposal

Heraeus Inc.
Proposal # HE20210930v2

CHUBB

Presented By

J. Manning & Associates
Date: September 30, 2021
Contact: Adam Rehmer
State: MD
Employees: 1764

Workplace Benefits

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

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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

CHUBB®

Life Insurance

Chubb LifeTime Benefit Term

Proposal Terms & Conditions



Effective date of coverage: 10/01/2021

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.

Please note the Guaranteed Issue offer is subject to the employer agreeing to and signing the J. Manning Enrollment Letter of Intent (LOI) for all enrollment activities outlined in the Letter of Intent. If all activities are not completed and participation does not meet the stated level, underwriting will apply to all enrollees.

No other long-term care products will be offered during the enrollment of Chubb's LifeTime Benefit Term product or offered within a year of the LBT enrollment.

Underwriting Considerations

CHUBB®

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 triple 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, when income is less relied upon, the death benefit is guaranteed to never be less than 50% of the original death benefit. Unlike some universal life products, even after age 70 or 25 years, whichever is greater, LBT's death benefit is guaranteed to never be less than 50% of the original death 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 6 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: 90 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: 10 employees enrolled

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	\$150,000
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	\$75,000

Dependent Child Coverage		
Type of Coverage	Issue Age	Maximum Benefit Amount
Child Term Rider	15 days through 25 years	\$25,000
LifeTime Benefit Term Certificate	15 days through 18 years 19 years through 25 years	\$25,000 The amount \$3/week will purchase

Chubb LifeTime Benefit Term

Permanent Life Insurance

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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 Lifetime Benefit Term Certificate or with a Child Term Rider but not both.
 - The Child Term Rider covers all dependent children of the employee at the same rates regardless of the number of children.
 - Child LBT Certificate rates are based on the age of each dependent child.
 - All eligible dependent children must be insured.
- **Minimum Coverage Limit** - The greater of \$5,000 or the amount of coverage \$3.00/week will purchase.
- **Restrictions on Dependent Child Coverage** - State law limit the amount of coverage an employee can purchase on a dependent child.
 - **Dependent Child States:** premium less than \$3.00 per week will be allowed to meet coverage restrictions
 - A participating employee can purchase dependent child coverage up to the amount the employee purchases, not to exceed the dependent child coverage limits for the case.

Chubb LifeTime Benefit Term

Permanent Life Insurance

Plan 1

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	15 days – 25 years
Accelerated Death Benefit Rider for Terminal Illness After coverage has been in force for 30 days employees can receive 50% of their death benefit immediately, up to \$100,000, if they are diagnosed as terminally ill.	19 - 80	19 - 70	15 days – 25 years
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. Early payments equal 4% of the death benefit per month for up to 25 months. Premiums are waived while this benefit is being paid.	19 - 80	19 - 70	Not Available
Extension of Benefits (EOB2) Once the full death benefit has been paid in advance for LTC, payments can be extended. Extension of Benefits may extend the same monthly LTC benefit for up to an additional 50 months, tripling 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 Long Term Care 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
3. treatment of the Insured's alcohol, drug or other chemical dependence, except if the drug dependency was sustained or acquired at the hands of a Physician, or except while under treatment for an injury or sickness;
4. the Insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the Insured's involvement in an illegal activity.

We will not pay Long Term Care benefits if the Confinement, Home Health Care services, or Adult Day Care 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

Prepared For: Heraeus Inc.

Defined Benefit (OPTIONAL AMOUNTS)

Monthly (12 times)

RIDERS INCLUDED(*): TI, LTC75

Risk Class 5_NS_MD

Iss Age	10,000	25,000	50,000	75,000	100,000	125,000	150,000
19	N/A	N/A	25.04	37.56	50.08	62.60	75.12
20	N/A	N/A	25.04	37.56	50.08	62.60	75.12
21	N/A	N/A	25.42	38.12	50.83	63.54	76.25
22	N/A	N/A	25.87	38.81	51.75	64.68	77.62
23	N/A	13.17	26.33	39.50	52.66	65.83	79.00
24	N/A	13.37	26.75	40.12	53.50	66.87	80.25
25	N/A	13.62	27.25	40.87	54.50	68.12	81.75
26	N/A	14.08	28.17	42.25	56.33	70.41	84.50
27	N/A	14.56	29.12	43.69	58.25	72.81	87.37
28	N/A	15.06	30.12	45.19	60.25	75.31	90.37
29	N/A	15.60	31.21	46.81	62.41	78.02	93.62
30	N/A	16.12	32.25	48.37	64.50	80.62	96.75
31	N/A	16.82	33.65	50.47	67.30	84.12	100.95
32	N/A	17.55	35.09	52.64	70.18	87.73	105.27
33	N/A	18.29	36.57	54.86	73.15	91.43	109.72
34	N/A	19.09	38.18	57.27	76.36	95.45	114.55
35	N/A	19.90	39.79	59.69	79.58	99.48	119.37
36	N/A	20.95	41.90	62.85	83.80	104.75	125.69
37	N/A	22.04	44.09	66.13	88.18	110.22	132.27
38	N/A	23.20	46.41	69.61	92.81	116.02	139.22
39	N/A	24.40	48.81	73.21	97.61	122.02	146.42
40	N/A	25.67	51.33	77.00	102.66	128.33	153.99
41	N/A	27.02	54.05	81.07	108.10	135.12	162.14
42	N/A	28.44	56.89	85.33	113.78	142.22	170.67
43	N/A	29.91	59.81	89.72	119.63	149.54	179.44
44	N/A	31.45	62.91	94.36	125.81	157.26	188.72
45	13.22	33.06	66.12	99.18	132.24	165.31	198.37
46	14.10	35.25	70.51	105.76	141.01	176.26	211.52
47	15.04	37.59	75.18	112.77	150.36	187.95	225.54
48	16.05	40.12	80.23	120.35	160.46	200.58	240.69
49	17.14	42.85	85.70	128.54	171.39	214.24	257.09
50	18.31	45.77	91.54	137.31	183.08	228.85	274.61
51	19.40	48.49	96.98	145.47	193.96	242.45	290.94
52	20.56	51.40	102.80	154.19	205.59	256.99	308.39
53	21.77	54.43	108.86	163.29	217.72	272.16	326.59
54	23.06	57.65	115.30	172.96	230.61	288.26	345.91
55	24.42	61.06	122.12	183.18	244.24	305.30	366.36
56	26.42	66.05	132.10	198.15	264.21	330.26	396.31
57	28.55	71.38	142.75	214.13	285.51	356.88	428.26
58	30.81	77.01	154.03	231.04	308.05	385.07	462.08
59	33.21	83.03	166.05	249.08	332.10	415.13	498.16
60	35.75	89.37	178.74	268.11	357.49	446.86	536.23
61	38.79	96.96	193.93	290.89	387.85	484.81	581.78
62	41.99	104.97	209.94	314.91	419.88	524.85	629.82
63	45.35	113.37	226.75	340.12	453.50	566.87	680.25
64	48.89	122.24	244.47	366.71	488.95	611.18	733.42
65	52.62	131.56	263.11	394.67	526.23	657.79	789.34
66	58.37	145.93	291.85	437.78	583.71	729.64	875.56
67	64.47	161.17	322.35	483.52	644.69	805.86	967.04

Actual premiums may vary slightly due to administrative system rounding.

(*) Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages, LTC75=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 75 months: Ages 18-80 (No EOB ages 71-80)

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 2.5% 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, LTC75

Prepared For: Heraeus Inc.

Risk Class 5_NS_MD

Iss Age	10,000	25,000	50,000	75,000	100,000	125,000	150,000
68	70.96	177.40	354.79	532.19	709.59	886.99	1,064.38
69	77.88	194.70	389.41	584.11	778.82	973.52	1,168.23
70	85.27	213.18	426.36	639.54	852.72	1,065.89	1,279.07

Actual premiums may vary slightly due to administrative system rounding.

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Prepared: 09/30/2021

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CHUBB Workplace Benefits

Plan 1

Prepared For: Heraeus Inc.

Defined Benefit (OPTIONAL AMOUNTS)

Monthly (12 times)

RIDERS INCLUDED(*): TI, LTC75

Risk Class 5_SM_MD

Iss Age	10,000	25,000	50,000	75,000	100,000	125,000	150,000
19	N/A	15.94	31.87	47.81	63.75	79.68	95.62
20	N/A	15.94	31.87	47.81	63.75	79.68	95.62
21	N/A	16.31	32.62	48.94	65.25	81.56	97.87
22	N/A	16.69	33.37	50.06	66.75	83.43	100.12
23	N/A	17.08	34.17	51.25	68.33	85.41	102.50
24	N/A	17.46	34.92	52.37	69.83	87.29	104.75
25	N/A	17.87	35.75	53.62	71.50	89.37	107.25
26	N/A	18.48	36.96	55.44	73.91	92.39	110.87
27	N/A	19.10	38.21	57.31	76.41	95.52	114.62
28	N/A	19.75	39.50	59.25	79.00	98.75	118.50
29	N/A	20.42	40.83	61.25	81.66	102.08	122.50
30	N/A	21.12	42.25	63.37	84.50	105.62	126.74
31	N/A	22.04	44.07	66.11	88.15	110.18	132.22
32	N/A	22.99	45.98	68.97	91.96	114.95	137.94
33	N/A	23.97	47.93	71.90	95.86	119.83	143.79
34	N/A	25.00	50.01	75.01	100.01	125.02	150.02
35	N/A	26.08	52.16	78.25	104.33	130.41	156.49
36	N/A	27.38	54.76	82.15	109.53	136.91	164.29
37	N/A	28.72	57.45	86.17	114.90	143.62	172.34
38	N/A	30.15	60.30	90.45	120.60	150.74	180.89
39	N/A	31.66	63.31	94.97	126.63	158.29	189.94
40	13.28	33.21	66.41	99.62	132.83	166.04	199.24
41	14.09	35.23	70.46	105.70	140.93	176.16	211.39
42	14.94	37.34	74.68	112.02	149.36	186.70	224.04
43	15.81	39.53	79.06	118.60	158.13	197.66	237.19
44	16.73	41.83	83.65	125.48	167.31	209.14	250.96
45	17.69	44.23	88.45	132.68	176.91	221.14	265.36
46	18.84	47.11	94.21	141.32	188.43	235.53	282.64
47	20.06	50.15	100.30	150.46	200.61	250.76	300.91
48	21.37	53.43	106.85	160.28	213.71	267.14	320.56
49	22.76	56.91	113.82	170.73	227.64	284.55	341.46
50	24.25	60.62	121.25	181.87	242.49	303.11	363.74
51	25.82	64.54	129.09	193.63	258.17	322.72	387.26
52	27.48	68.69	137.39	206.08	274.77	343.47	412.16
53	29.22	73.05	146.10	219.15	292.20	365.26	438.31
54	31.06	77.66	155.32	232.98	310.64	388.30	465.96
55	33.00	82.50	164.99	247.49	329.99	412.48	494.98
56	35.54	88.85	177.71	266.56	355.42	444.27	533.13
57	38.22	95.55	191.09	286.64	382.18	477.73	573.28
58	41.05	102.63	205.27	307.90	410.53	513.17	615.80
59	44.05	110.14	220.27	330.41	440.55	550.69	660.82
60	47.21	118.02	236.03	354.05	472.06	590.08	708.10
61	51.06	127.65	255.31	382.96	510.61	638.27	765.92
62	55.09	137.73	275.46	413.18	550.91	688.64	826.37
63	59.30	148.26	296.52	444.78	593.04	741.30	889.56
64	63.69	159.23	318.46	477.69	636.92	796.16	955.39
65	68.31	170.76	341.53	512.29	683.06	853.82	1,024.58
66	75.58	188.96	377.92	566.88	755.84	944.80	1,133.75
67	83.30	208.26	416.52	624.78	833.03	1,041.29	1,249.55

Actual premiums may vary slightly due to administrative system rounding.

(*) Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages, LTC75=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 75 months: Ages 18-80 (No EOB ages 71-80)

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 2.5% 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)
Monthly (12 times)**

RIDERS INCLUDED(*): TI, LTC75

Prepared For: Heraeus Inc.

Risk Class 5_SM_MD

Iss Age	10,000	25,000	50,000	75,000	100,000	125,000	150,000
68	91.52	228.81	457.62	686.42	915.23	1,144.04	1,372.85
69	100.28	250.71	501.42	752.13	1,002.84	1,253.55	1,504.26
70	109.65	274.13	548.27	822.40	1,096.54	1,370.67	1,644.81

Actual premiums may vary slightly due to administrative system rounding.

(*) Rider Keys: TI= Terminal Illness Accelerated Benefit: All ages, LTC75=LTC Accelerated Benefit (excluding term riders) up to 25 months PLUS Extension of Benefits to 75 months: Ages 18-80 (No EOB ages 71-80)

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 2.5% 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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Prepared: 09/30/2021

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**CHUBB Workplace Benefits
Plan 1**

Defined Benefit (OPTIONAL AMOUNTS)

Monthly (12 times)

RIDERS INCLUDED(*): TI, LTC25

Risk Class 5_NS_MD

Prepared For: Heraeus Inc.

Iss Age	10,000	25,000	30,000	40,000	50,000
71	85.76	214.40	257.28	343.04	428.80
72	95.04	237.60	285.12	380.16	475.20
73	104.98	262.44	314.93	419.91	524.89
74	115.63	289.08	346.90	462.53	578.16
75	127.09	317.72	381.26	508.35	635.43
76	142.60	356.49	427.79	570.38	712.98
77	159.06	397.64	477.17	636.22	795.28
78	176.56	441.39	529.67	706.23	882.78
79	195.19	487.98	585.57	780.76	975.95
80	215.08	537.71	645.25	860.33	1,075.42

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 2.5% 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: 09/30/2021

These are quotations and not a contract

**CHUBB Workplace Benefits
Plan 1**

**Defined Benefit (OPTIONAL AMOUNTS)
Monthly (12 times)**

RIDERS INCLUDED(*): TI, LTC25

Prepared For: Heraeus Inc.

Risk Class 5_SM_MD

Iss Age	10,000	25,000	30,000	40,000	50,000
71	113.73	284.32	341.18	454.91	568.64
72	126.94	317.35	380.82	507.77	634.71
73	141.12	352.81	423.37	564.49	705.61
74	156.37	390.93	469.11	625.48	781.85
75	172.80	432.00	518.40	691.21	864.01
76	194.31	485.76	582.92	777.22	971.53
77	217.23	543.07	651.68	868.91	1,086.13
78	241.71	604.26	725.12	966.82	1,208.53
79	267.91	669.77	803.73	1,071.64	1,339.55
80	296.00	739.99	887.99	1,183.99	1,479.98

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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 2.5% 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	5,000	10,000	15,000	20,000	25,000
0	2.60	5.20	7.80	10.40	13.00
1	2.60	5.20	7.80	10.40	13.00
2	2.60	5.20	7.80	10.40	13.00
3	2.60	5.20	7.80	10.40	13.00
4	2.60	5.20	7.80	10.40	13.00
5	2.60	5.20	7.80	10.40	13.00
6	2.60	5.20	7.80	10.40	13.00
7	2.60	5.20	7.80	10.40	13.00
8	2.60	5.20	7.80	10.40	13.00
9	2.60	5.20	7.80	10.40	13.00
10	2.60	5.20	7.80	10.40	13.00
11	2.60	5.20	7.80	10.40	13.00
12	2.60	5.20	7.80	10.40	13.00
13	2.60	5.20	7.80	10.40	13.00
14	2.60	5.20	7.80	10.40	13.00
15	2.60	5.20	7.80	10.40	13.00
16	2.60	5.20	7.80	10.40	13.00
17	2.60	5.20	7.80	10.40	13.00
18	3.08	6.17	9.25	12.33	15.42

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

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 2.5% 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

Money Purchase (OPTIONAL AMOUNTS)

Monthly (12 times)

RIDERS INCLUDED(*): TI

Risk Class 5_NS_MD

Prepared For: Heraeus Inc.

Iss Age	3.00
19	5,970
20	5,970
21	5,881
22	5,777
23	5,677
24	5,588
25	5,486

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. 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 2.5% 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

Money Purchase (OPTIONAL AMOUNTS)

Monthly (12 times)

RIDERS INCLUDED(*): TI

Risk Class 5_SM_MD

Prepared For: Heraeus Inc.

Iss Age	3.00
19	N/A
20	N/A
21	N/A
22	N/A
23	N/A
24	N/A
25	N/A

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. 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 2.5% 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	\$ 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.