



LifeTime Benefit Term Exclusions

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; or
4. the Insured's participation in a riot or insurrection, or the commission of, or attempt to commit, a felony

We will not pay Long Term Care benefits if the Confinement, Home Health Care services, or adult day care services:

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

Other Limitations

- Age limitations: applicants aged 71-80 are subject to stricter underwriting, and also are **not** eligible for the extension of benefits, meaning that they will only have 25 months of Long Term Care.
- Combined Insurance Company of America, a Chubb Company, is not authorized to transact business in New York. However given the employer is not headquartered in New York, residents may apply through this offering.
- Reduced paid-up policy timeline: after 10 years, if you stop premium payments, a reduced paid-up policy is guaranteed.
- Depletion of Death Benefit **without** restoration rider – there will be no death benefit if you access the Extension of Benefits.
- Terminal Illness Rider – comes standard with with the policy. Insured can access Death Benefit if diagnosed with Terminal Illness within 12 months of issuance of policy
- A portion of your premiums may increase due to long-term care riders.
- If interest rates fall below 2.5% your death benefit could reduce to no less than 50%