COMBINED®
A Chubb Company

GENERATIONAL LIFE

Boost your sales and help customers protect their legacies



With Generational Life Insurance it's easy to offer to your customers up to $50,000 in cash benefits that loved ones can use to pay funeral, burial, cremation and probate costs or other expenses like bills or debt.

- **Streamlined appointment process:** Start selling and earning easily.
- **100% Online experience:** Easily complete customer applications in the producer portal – no paper, postage, faxing or scanning.
- **Simplified issue:** $25,000 Face Amount available to customers up to age 80 who haven't been diagnosed with a terminal illness in the last two years and aren't currently confined to assisted living, a nursing home or hospice care. Higher face amounts are available based on answers to five simple "yes or no" health questions. No medical exams are ever required.
- **Real-time underwriting decisions:** Policies are approved electronically in real time, without the need for additional underwriting. If approved, you can give your clients their policy numbers immediately.
- **Daily commissions:** Commissions are paid on a daily basis.
- **Accelerated Death Benefit for Terminal Illness always included:** Policyholders can receive 100% of the Face Amount if the insured is diagnosed with a terminal condition or would require continuous confinement in a qualifying facility until death.
- **Children's Term Life Rider Available:** Add up to $25,000 of term life insurance coverage for up to six dependent children or unmarried dependent grandchildren.

41% OF AMERICANS report not having sufficient life insurance coverage.[1]

39% OF CONSUMERS said they intend to purchase life insurance within the next year. [2]

Customers can qualify for up to $50,000 in Generational Life Insurance.

Answers to five simple "yes or no" question determine rating levels, coverage options and premiums.

- **Level Death Benefit:**
  - **Preferred and Standard Rate Classes:** $5,000 - $50,000 Face Amount
  - **Substandard Rate Class:** $5,000 - $25,000 Face Amount
- **Graded Death Benefit:**
  - $5,000 - $25,000 Face Amount

Add Generational Life Insurance to your portfolio and help customers protect their loved ones from expenses they'll leave behind. Learn more at chubb.insuranceadmin.com and get started today.

[1] Horton, Cassidy, Smith Kelly Anne. Life Insurance Statistics, Data and Industry Trends 2024. Forbes Advisor. Updated January 3, 2024. Accessed November 1, 2024.

[2] News Release. New Study Shows Interest in Life Insurance at All-Time High in 2023. LIMRA. Published April 24, 2023. Accessed January 3, 2025.

Applicable to Policy Form ICC21-33400-3. Generational Life Insurance is a modified final expense whole life insurance policy. The amount of coverage customers may qualify for is determined by answers to five health questions and checks against the Medical Information Bureau and Milliman Intelliscript. Exclusions and limitations may apply. Plans vary by state and may not be available in all states. Refer to the Final Expense Life Producer Guide and policy for complete details. For producers only. Not for use with insureds or prospective insureds.

Underwritten by Combined Insurance Company of America.

500203 | EXP 1/26