COMBINED®
A Chubb Company

GENERATIONAL LIFE



Help protect your loved ones from final expenses

Legacy is what you leave behind for your loved ones – the memories, traditions and values that live on for generations to come. However, your family may not be financially prepared for your end-of-life expenses, which could add up to more than $24,000.

Generational Life Insurance from Combined provides up to $50,000 in cash benefits your loved ones can use to pay funeral, burial, cremation and probate costs or other expenses like medical bills or debt. Qualifying for coverage is easy. Within a few minutes, you can help ensure your legacy doesn't also include expenses you leave behind.

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

$24,204[2]
Average cost of death-related expenses nationwide.

Act now:

Get Generational Life Insurance from Combined and have greater peace of mind that your loved ones are prepared for your final expenses.

PRODUCER NAME

PHONE NUMBER

EMAIL

CA LICENSE NUMBER *(IF APPLICABLE)*

Generational Life Insurance

Key features

Attractive coverage options: You can qualify for up to $50,000 in coverage up to age 80 based on your answers to five "yes or no" health questions. $25,000 in coverage is available as long as you 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.

Easy online application: Just five "yes or no" health questions and no medical exams or underwriting. Receive your policy number instantly.

Lifetime coverage: Coverage cannot be cancelled as long as premiums are paid when due. Premiums will never increase and your benefit will never decrease.

Access to 100% of benefits in event of terminal diagnosis: The policy includes an Accelerated Death Benefit, which pays the full death benefit if the insured is diagnosed with a terminal illness that would generally result in death within 12 months or require confinement in a qualifying facility until death.

Child Term Life Rider available: Add up to $25,000 of term life insurance coverage for up to six dependent children or unmarried dependent grandchildren.

Direct deposit of benefits: Beneficiaries are paid quickly and conveniently with cash benefits going directly into their bank account.

Convenient premium payments: With automatic checking or credit card payments, there is no need to mail a monthly check.

Combined, a Chubb Company, is a leading provider of insurance products in the U.S. and Canada. We have more than 100 years of experience, an A+ rating by the Better Business Bureau and an A+ (Superior) financial strength rating by A.M. Best.

[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] Valentine, Ashlee. The Most Expensive States to Die In, Ranked. Forbes Advisor. Updated September 13, 2023. Accessed December 19, 2024.

Applicable to Policy Form ICC21-33400-3. Generational Life Insurance is a modified final expense whole life insurance policy. The amount of coverage you 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 policy for complete details.

Underwritten by Combined Insurance Company of America.

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