

Simplified Issue

SecureWise™ Term Life Insurance

Provides your loved ones an added layer of financial protection





Financial Protection for Your Family ... Simple

Your family means the world to you. You want to be sure their financial future is protected in the event of your death, serious accident or critical illness. A SecureWise™ Term Life Insurance Policy may be the right option for you.

“Simplified Issue” means that no medical exam or blood samples are required. You simply answer a few yes/no questions about your medical history, which are reviewed in our underwriting process. And you don’t have to wait long for coverage — policies are typically issued for qualified applicants within 1–2 days. It’s a surprisingly simple, convenient way to get the life insurance protection your family may need.

The Critical Condition Accelerated Living Benefit Rider offers an added advantage. It allows you to receive up to 100% of the policy death benefit upon First Diagnosis of one of the many Qualifying Events. That money can be used to pay for treatment, family travel, or any other need your family may encounter. This can provide your family with even more protection — and offer you extra peace of mind.

SureBridge can help provide your loved ones an added layer of financial protection, even when you can’t. Discover all the ways our SecureWise™ Term Life Insurance plan could benefit you.

SecureWise Term Life at a Glance



10- and 20-year term options available



Fixed premiums during the initial term period¹



Annually renewable to age 75



Fast and easy application process with no medical exam



Critical Condition Accelerated Living Benefit Rider available for primary insured only²



Issue Ages:

19-64 for 10-year Term Life

19-54 for 20-year Term Life



Death Benefit:

\$25,000 - \$250,000 for all issue ages



¹Level Premium Period in MD | ²Rider not available in CA, CT and KS; In MD, Terminal and Critical Condition Accelerated Living Benefit Rider; In MN, Accelerated Benefit Rider; In OH, Critical Condition Accelerated Death Benefit Rider.

For a complete listing of benefits, exclusions and limitations, please refer to your Policy. In the event of any discrepancies contained in this brochure, the terms and conditions contained in the Policy documents shall govern. The information contained herein is accurate at the time of publication. This is an outline only and is not intended to serve as a legal interpretation of benefits. Reasonable effort has been made to have this outline represent the intent of contract language. However, the contract language stands alone and the complete terms of the coverage will be determined by the policy. Form series CH-TL-20, or its state variation. The Policy is non-participating.



Want Coverage for a Spouse or Dependents?

The optional Spouse and Dependent Child Insurance Riders offer a single lump sum payment to a designated beneficiary if death occurs while this rider is in force. Spouse benefit options are \$10,000 or \$20,000, with issue ages, in most states, 18-64 for the 10-Year Term and 18-50¹ for the 20-Year Term. Dependent child benefit options are \$5,000 or \$10,000 per child, with issue ages 15 days-25 years.

See Spouse Rider, form STLR-20, and Dependent Child Rider, form DCTLR-20, or their state variations for details. | Optional riders cost extra. Rider availability/age availability may vary by state.

¹In MD, 18-46.

Interested in Accelerated Living Benefits?

The Critical Condition Accelerated Living Benefit Rider¹ is available only for the primary insured for an additional premium and offers lifetime benefit amount options between \$10,000 and \$100,000.

Upon the First Diagnosis of a Qualifying Event, we will pay the applicable First Diagnosis Benefit Percentage in a lump sum amount as described in the chart below. The Qualifying Event must first occur after the Waiting Period, following the rider effective date.²

When an accelerated benefit is paid under the Critical Condition Accelerated Living Benefit Rider, the death benefit of the Policy is reduced by the amount of the accelerated benefit paid.

The Critical Condition Accelerated Living Benefit Rider terminates at the end of the initial term period⁵, or at age 75 if earlier, or if the maximum benefit under this Rider has been paid. This Rider is non-renewable. Other terms, conditions, exclusions and limitations apply to this Rider.

See form CCALBR-20, or its state variation, for further details. | Optional riders cost extra. Rider may be subject to a waiting period. Rider availability may vary by state.

QUALIFYING EVENTS	% of Lifetime Maximum Benefit Amount Payable
Life-Threatening Cancer	100%
Carcinoma in Situ ³	25%
Heart Attack	100%
Stroke	100%
Coronary Artery Bypass ⁴	25%
End-Stage Renal Failure	100%
Amyotrophic Lateral Sclerosis (ALS)	100%
Major Organ Transplant	100%
Terminal Illness	100%

¹Rider not available in CA, CT and KS; In MD, Terminal and Critical Condition Accelerated Living Benefit Rider; In MN, Accelerated Benefit Rider; In OH, Critical Condition Accelerated Death Benefit Rider | ²In IL, all references to 'First' are removed; In OH, the waiting period is removed, 'First Diagnosis' is revised to 'occurrence', and 'First Diagnosis Benefit Percentage' is revised to 'Benefit Percentage'; In TX, waiting period is waived for Terminal Illness Qualifying Event | ³Benefit not available in MD and MN | ⁴Benefit not available in MD | ⁵MD: revises to 'level premium period'

Other Important Information

Rider Definitions (See Policy for other Important Definitions):

- **First Diagnosis or First Diagnosed** means a diagnosis, as defined in the Policy, which initially occurs for the first time in the insured person's lifetime, after the waiting period, and while the insured person's coverage is in effect under the Rider.¹
- **Pre-Existing Condition** means a condition, disease, infection, or disorder not excluded by name or specific description for which: 1) medical advice, consultation or treatment was recommended by or received from a legally qualified physician within the two year period before the Rider effective date, or 2) symptoms existed within the one year period before the Rider Effective date, which would cause an ordinarily prudent person to seek diagnosis, examination, care or treatment.²
- **Qualifying Event** means one of the listed diseases, conditions or procedures for which first diagnosis is made by a legally qualified physician based on diagnostic criteria generally accepted by the medical profession.³
- **Waiting Period** means the consecutive period of time beginning from the Rider effective date, for which an insured person must be insured under the Rider before a Qualifying Event may be first diagnosed.⁴

¹IL, OH: removes entirely | ²IL, OH, TX: removes entirely NC: revises to 'a medical condition for which medical advice, diagnosis, care or treatment was recommended by or received from a legally qualified physician within the one year period before the effective date of coverage' SD: revises 'two year' to 'one year' | ³IL: removes 'first' OH: adds 'the initial diagnosis of' after 'means,' removes 'first,' and adds 'No subsequent diagnosis of the same disease, conditions or procedure qualifies.' | ⁴IL: removes 'first' OH: removes entirely TX: adds 'Waiting Period does not apply to a Terminal Illness.'

Other Important Information (continued)

SecureWise Term Life Coverage Information:

- **RENEWABILITY:** At the end of the initial term period, you may renew your Policy for additional annual renewal term periods until the insured person's 75th birthday. Evidence of insurability is not required. The provisions of the Policy will apply to each annual renewal term period.¹
- **PREMIUM CHANGES:** The Policy Specification page shows the amount and frequency of premium payments for the Policy and any benefit Riders attached on the effective date. Premiums are guaranteed to remain unchanged for the initial term period as shown on the Policy Specification page. After the initial term period, the premiums will increase each year as shown on the Guaranteed Maximum Annual Premiums page. Chesapeake will give you written notice of the new premium 30 days before the new premium change takes effect.²
- **TERMINATION:** The Policy will terminate on the earliest of: The insured person's 75th birthday | Nonpayment of premiums when due, subject to the Grace Period provision in the Policy | At the end of the period for which premium has been paid following our receipt of your written request to terminate the Policy, or any later date stated in your request | The date of the insured person's death | The date 100% of the Death Benefit shown on the Policy Specification page has been paid pursuant to the Policy or any rider attached to the Policy | The date the insured person is no longer a permanent resident of the United States.³ | Premium will only be refunded for any full months paid beyond the termination date.

SECUREWISE TERM LIFE EXCLUSIONS AND LIMITATIONS

We will not pay a Death Benefit for any death caused directly, indirectly, wholly or partly by:⁴

The insured person committing suicide or any intentionally self-inflicted bodily harm/injury, while sane or insane, within two years from the effective date or date of reinstatement⁵ | The insured person driving while intoxicated or under the influence of illegal narcotics or controlled substance as defined by applicable state law in the state where the death occurred⁶

¹MD: revises 'initial term period' to 'level premium period' | ²AK, FL, NC: revises '30 days' to '45 days' MD: revises 'initial term period' to 'level premium period' WI: revises '30 days' to '60 days' | ³MD: removes entirely | ⁴IL: revises section to 'Chesapeake will not pay a death benefit for any death caused by 1) the insured person committing suicide or any intentionally self-inflicted bodily harm/injury, while sane or insane, within two years of the effective date or date of reinstatement; 2) war or act of war (declared or undeclared), relating to the insured person's naval or military service in time of war. For death under the circumstances to which these exclusions and limitations apply, Chesapeake will pay the reserve in a lump sum to the Beneficiary. The reserves under the Policy are computed according to the Commissioner's Reserve Valuation Method with the prevailing maximum valuation interest rate at 3.00%, and the 2017 CSO ALB Ultimate Mortality Tables.' | ⁵CO, ND: removes 'while sane or insane' CO, MO, ND: revises 'two years' to 'one year' LA: removes 'or date of reinstatement' SD, WY: removes 'or any intentionally self-inflicted bodily harm/injury' | ⁶AL, IL, LA, MD, NH, NV, OH, SD, TN, TX, WA, WY: removes entirely CT: revises to 'The insured person driving while intoxicated; defined as having a blood alcohol content which results in the insured person being deemed legally intoxicated under the laws of the jurisdiction in which the death occurred' OK: removes 'intoxicated or'

Other Important Information (continued)

SECUREWISE TERM LIFE EXCLUSIONS AND LIMITATIONS (continued)

We will not pay a Death Benefit for any death caused directly, indirectly, wholly or partly by:

Any of war or act of war (declared or undeclared), serving in the military service, active participation in a riot, insurrection, or terrorist activity¹ | The insured person's commission or attempt to commit a felony or participation in an illegal occupation or activity² | Participating, instructing, demonstrating, guiding, or accompanying others in any of the following: a) mountain climbing, rock climbing, or mountaineering using ropes and/or any other equipment; b) skydiving, parachute jumping, base jumping, bungee jumping, hang gliding, parasailing, para kiting, ultra-light flying, or any other type of experimental aviation; c) motorized racing (includes drivers, pit crew, owners, mechanics, speed test, or stunt show); d) competitive versions of the following: skiing, snowboarding, biking, or skateboarding; e) heli-skiing/snowboarding or any type of skiing if paid to participate or instruct; f) scuba/skin diving deeper than 130 feet; g) giving or receiving any kind of student pilot training or instruction (airplane, helicopter, glider, ultra-light); or h) pilot or crewmember of a non-commercial aircraft (airplane, helicopter, glider or hot air balloon).³

¹AL, OH: revises to 'Any of war or act of war (declared or undeclared), or serving in the military service' CT: revises to 'Participation in a riot or insurrection. Participation means the insured person is taking an active part in common with others. Riot means any use or treat to use force or violence by three or more persons without authority of law' LA: revises to 'Any of war or act of war (declared or undeclared) while either in a) the military, naval, or air forces of any country at war, declared or undeclared; b) any ambulance, medical, hospital, or civilian noncombatant unit serving with or within six months after termination of service in such forces or units' NC: revises to 'Active participation in a riot, insurrection, or terrorist activity' NH: revises to 'Any war or act of war (declared or undeclared), if death occurs: a) while the insured person is outside the 50 states of the United States, D.C., and Canada and is in military service or a civilian unit required to serve with a military force; b) within 6 months after the insured person returns to the United States, D.C., and Canada from military service or from service in a civilian unit required to serve with a military force, provided the insured person is still in military service at the time of death; c) within 6 months after the insured person returns from service in a civilian unit required to serve with a military force outside the 50 states of the United States, D.C., or Canada, provided the insured person is still in such service at the time of death' OK: adds 'or an auxiliary unit' after 'military service' TN: removes 'or undeclared' TX: removes entirely WA: revises 'active participation in a riot, insurrection, or terrorist activity' to 'naval or air forces or in civilian forces auxiliary thereto, or from any cause while member of such military, naval or air forces of any country at war, declared or undeclared' WY: revises to 'Any of war or act of war (declared or undeclared)' ²AL: revises to 'Participation in an illegal occupation' CT: replaces with the exclusion 'Loss caused by the voluntary use of any controlled substance as defined in the Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by a physician for the insured person' LA, MD, NH, OH, TN, TX, WA, WY: removes entirely SD: revises to 'The insured person committing a felony' ³CT: replaces with the separate exclusions 'Giving or receiving any kind of student pilot training or instruction (airplane, helicopter, glider, ultra-light)' and 'Piloting or being a crewmember of a non-commercial aircraft (airplane, helicopter, glider or hot air balloon)' FL: removes 'and/or any other equipment' from a) and 'or any other type of experimental aviation' from b) LA: adds 'for pay within two years from the effective date' after 'accompanying others' and revises 'Pilot' to 'Piloting or being a' MD: adds 'within two years from the effective date' after 'any of the following' NH: revises to 'Death as a result of aviation, other than as a fare-paying passenger, or other than military personnel, except the crew, aboard military multi-engine fixed wing air transports within the United States' OH: removes a), c), d), e), and f) SD: revises 'Participating, instructing, demonstrating, guiding, or accompanying others in any of the following' to 'The insured person's occupation in any of the following,' removes g), and adds the new exclusion 'Participating, instructing, demonstrating, guiding, or accompanying others in any of the following: giving or receiving any kind of student pilot training or instruction (airplane, helicopter, glider, ultra-light)' TN: adds 'within two years from the effective date or date of reimbursement' after 'accompanying others' TX: revises to 'Participating, instructing, demonstrating, or guiding others in a professional (paid to participate or instruct) manner in any of the following:' and removes a), b), c), d), e), and f) WA: removes a), b), c), d), e), and f)

Other Important Information (continued)

EXCLUSIONS AND LIMITATIONS FOR CRITICAL CONDITION ACCELERATED LIVING BENEFIT RIDER

We will not pay any benefits under the Rider for loss caused directly, indirectly, wholly or partly by:¹

Any diagnosis, as defined in the Rider, which occurs within the waiting period² | Any diagnosis, as defined in the Rider, which occurs prior to the Rider effective date or after the Rider termination³ | Any of war or act of war (declared or undeclared), serving in the military service, active participation in a riot, insurrection, or terrorist activity⁴ | Suicide, attempted suicide, or any intentionally self-inflicted bodily harm/injury, while sane or insane, occurring during the first two years after the Rider effective date or date of reinstatement⁵ | Commission or attempt to commit a felony or participation in an illegal occupation or activity⁶ | Injury or sickness occurring as a result of being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs, directly or indirectly, unless taken as prescribed by a legally qualified physician⁷ | Alcohol abuse or alcoholism⁸ | Incarceration of the insured person⁹ | Poison, gas or fumes voluntarily taken, absorbed, or inhaled and which are not administered on the advice of a legally qualified physician¹⁰ | Bacterial infection, other than infection occurring simultaneously with or through an accidental cut or wound, or through accidental ingestion of contaminated materials¹¹ | Any disease, condition or procedure which is not listed as a Qualifying Event and not specifically provided for in the Rider¹²

¹IL, WA: removes 'directly, indirectly, wholly or partly by' | ²OH: removes 'within the waiting period' and adds 'before the Rider effective date or after the Rider termination' | ³OH: removes entirely | ⁴AL, OH: revises to 'Any war or act of war (declared or undeclared), or serving in the military service' FL: removes 'any of' and adds 'while' before 'serving' IL, WA: removes entirely LA: revises to 'Any of war or act of war (declared or undeclared) while either in a) the military, naval, or air forces of any country at war, declared or undeclared; b) any ambulance, medical, hospital, or civilian noncombatant unit serving with or within six months after termination of service in such forces or units' NC: revises to 'Active participation in a riot, insurrection, or terrorist activity' OK: adds 'or an auxiliary unit' after 'military service' TN: removes 'or undeclared' WY: revises to 'Any of war or act of war (declared or undeclared)' | ⁵CO, ND: removes 'while sane or insane' CO, MO, ND: revises 'during the first two years' to 'within one year' FL: removes 'bodily harm' IL, WA: removes entirely SD: removes 'or any intentionally self-inflicted bodily harm/injury' and adds 'or' after 'suicide' WY: removes 'attempted suicide, or any intentionally self-inflicted bodily harm/injury' | ⁶AL: revises to 'Participation in an illegal occupation' IL, LA, MD, OH, TN, WA, WY: removes entirely SD: revises to 'Committing a felony' | ⁷AL, IL, LA, MD, NV, OH, SD, TN, WA, WY: removes entirely DC: replaces with the following new exclusions: 'The voluntary use of illegal drugs; The intentional taking of over the counter medication not in accordance with recommended dosage and warning instructions; Intentional misuse of prescription drugs.' OK: removes 'intoxicated or', 'intoxicants, hallucinogens', and 'or other drugs, directly or indirectly' | ⁸AL, IL, OH, SD, WA, WY: removes entirely | ⁹AL, IL, OH, WA, WY: removes entirely FL: revises to 'The insured person being incarcerated' | ¹⁰AL, IL, NV, OH, WA, WY: removes entirely | ¹¹AL, IL, OH, WA, WY: removes entirely | ¹²FL: revises to 'Any benefits which are not specifically provided for in the Rider' IL, WA: removes entirely

Other Important Information (continued)

EXCLUSIONS AND LIMITATIONS FOR CRITICAL CONDITION ACCELERATED LIVING BENEFIT RIDER (continued)

We will not pay any benefits under the Rider for loss caused directly, indirectly, wholly or partly by:¹

Mental and/or physical manifestations of symptoms due to an underlying mental disorder defined in the most current version of the Diagnostic and Statistical Manual of Mental Disorders² | Participating, instructing, demonstrating, guiding, or accompanying others in any of the following: a) mountain climbing, rock climbing, or mountaineering using ropes and/or any other equipment; b) skydiving, parachute jumping, base jumping, bungee jumping, hang gliding, parasailing, para kiting, ultra-light flying, or any other type of experimental aviation; c) motorized racing (includes drivers, pit crew, owners, mechanics, speed test, or stunt show); d) competitive versions of the following: skiing, snowboarding, biking, or skateboarding; e) heli-skiing/snowboarding or any type of skiing if paid to participate or instruct; f) scuba/skin diving deeper than 130 feet; g) giving or receiving any kind of student pilot training or instruction (airplane, helicopter, glider, ultra-light); or h) pilot or crewmember of a non-commercial aircraft (airplane, helicopter, glider or hot air balloon)³.

Chesapeake will not pay a benefit amount for: Any condition that is not a Qualifying Event as defined under the Rider | Any loss resulting from any other disease, sickness or incapacity, other than loss resulting from a Qualifying Event, as defined under the Rider. This includes any other disease or incapacity which may have been complicated or directly or indirectly affected or caused by a Qualifying Event or as a result of treatment of a Qualifying Event.⁴

Pre-Existing Condition Limitation

Benefits will not be payable for the diagnosis of a Qualifying Event in connection with a pre-existing condition, as defined under the Rider, unless the First Diagnosis of such Qualifying Event occurs more than 12 months after the insured person's effective date of coverage.⁵

¹IL, WA: removes 'directly, indirectly, wholly or partly by' | ²AL, IL, NV, OH, WA, WY: removes entirely | ³FL: removes 'and/or any other equipment' from a) and 'or any other type of experimental aviation' from b) IL, WA: removes entirely LA: adds 'for pay within two years from the effective date' after 'accompanying others' and revises 'Pilot' to 'Piloting or being a' MD: adds 'within two years from the Rider effective date' after 'following' OH: removes a), c), d), e), and f) SD: revises 'Participating, instructing, demonstrating, guiding, or accompanying others in any of the following' to 'The insured person's occupation in any of the following,' removes g) and adds the new exclusion 'Participating, instructing, demonstrating, guiding, or accompanying others in any of the following: giving or receiving any kind of student pilot training or instruction (airplane, helicopter, glider, ultra-light)' TN: adds 'within two years from the Rider effective date or date of reimbursement' after 'accompanying others' | ⁴IL: revises 'sickness' to 'illness' | ⁵IL, OH, TX: removes entirely

For Use in: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IA, ID, IL, IN, LA, KS, KY, MD, MI, MN, MO, MS, NC, ND, NE, NH, NV, OK, OH, SC, SD, TN, TX, UT, WA, WI, WV and WY

TO BE COMPLETED BY PRODUCER ONLY IF PERSONALLY COLLECTING INITIAL PREMIUM PAYMENT.

Conditional Receipt for: _____

Date of Receipt: _____

Proposed Insured: _____

Signature of Secretary: _____

Amount Received: _____

Signature of Agent/Broker: _____

**THIS FORM LIMITS OUR LIABILITY. NO INSURANCE WILL BECOME EFFECTIVE UNLESS ALL CONDITIONS PRIOR TO COVERAGE ARE MET.
NO PERSON IS AUTHORIZED TO ALTER OR WAIVE ANY OF THE FOLLOWING CONDITIONS. YOUR CANCELLED CHECK WILL BE YOUR RECEIPT.**

This conditional receipt does not create any temporary or interim insurance and does not provide any coverage except as expressly provided in the Conditions Prior to Coverage.

Conditions Prior To Coverage

(Applicable with or without the Conditional Receipt)

Subject to the limitations shown below, insurance will become effective if the following conditions are met:

1. The application is completed in full and is unconditionally accepted and approved by the Chesapeake Life Insurance Company.
2. The first full premium, according to the mode of premium payment chosen, has been paid on or prior to the effective date, and any check is honored on first presentation for payment.
3. The policy is: (a) issued by the Chesapeake Life Insurance Company exactly as applied for within 45 days from date of application; (b) delivered to the proposed insured; and (c) accepted by the proposed insured.

Notice Regarding Replacement of Your Life Insurance Policy or Annuity

Are you thinking about buying a new life insurance policy or annuity and discontinuing or changing an existing one? If you are, your decision could be a good one — or a mistake. You won't know for sure unless you make a careful comparison of your existing benefits and the proposed policy or contract's benefits.

Make sure you understand the facts. You should ask the company or agent that sold you the existing policy or contract to give you information about it.

Hear both sides before you decide. This way you can be sure you are making a decision that's in your best interest.

Navigate Life's Twists & Turns

with the SureBridge portfolio of supplemental
and life insurance products

**Accident | Dental | Disability | Fixed Indemnity
Illness | Life | Metal Gap | Vision**

SureBridgeInsurance.com
(800) 815-8535

Weekdays 8:00 a.m. to 5:00 p.m. in all time zones



About Us

SureBridge is one of the leading brands of supplemental insurance coverage in the United States, helping to provide financial security for Americans of all ages and their families. Our comprehensive portfolio of products is available from licensed insurance agents/producers in 45 states and the District of Columbia and is available through HealthMarkets Insurance Agency Inc., as well as through other unaffiliated insurance distributors. SureBridge policyholders can receive direct cash benefits for expenses caused by unexpected medical issues, sustained illnesses, and end-of-life challenges.

The SureBridge portfolio includes dental, vision, and other insurance plans that complement an individual's health insurance. These plans help provide an additional layer of protection in the event of accidental injury, catastrophic illness, hospitalization, or cancer.

SureBridge® is a registered trademark used for both insurance and non-insurance products offered by subsidiaries of HealthMarkets, Inc. Supplemental and/or life insurance products are underwritten by The Chesapeake Life Insurance Company®. Administrative offices are located in North Richland Hills, TX. Products are marketed through independent agents/producers. Insurance product availability may vary by state.