

# Simplified Issue Convertible Term Life Insurance

## Financial protection for your family just got simpler



Term Life Insurance

Your family means the world to you. Taking care of their needs is important. You want to be sure their financial future is protected in the event of your death, serious accident or critical illness. A SureBridge® Simplified Issue Convertible 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 your beneficiaries to

### Supplemental insurance plans offered by SureBridge®

- Provide customizable protection for you and your family to fit any budget
- Complement your existing insurance plans
- Pay the cash benefit directly to your beneficiary

**Want to learn more about life and supplemental insurance?  
Contact your local agent or visit  
SureBridgeInsurance.com**

receive up to 100% of the policy death benefit upon first diagnosis of one of the many covered conditions. That money can be used to pay for treatment, family travel, or any other need your family may encounter. Which can provide your family with even more protection — and offer you extra peace of mind.

SureBridge will help provide your loved ones financial security, even when you can’t. Discover all the ways our Simplified Issue Convertible Term Life Insurance plan could benefit you.

### Simplified Issue Convertible Term Life Insurance Policy

#### Key Policy Features

- 10- and 20-year term options available
- Fixed premiums during the initial term period. Renewable to age 95.
- Fast and easy application process with no medical exam
- Critical Condition Advanced Living Benefit available on the 10-year term option

#### Availability

##### Issue Ages:

- 25–65 for 10-year Term Life
- 25–55 for 20-year Term Life

##### Death Benefit:

- \$25,000–\$200,000 for all issue ages

\*Availability may vary by state

SureBridge is a brand name used for supplemental and life insurance products underwritten, and administered, by The Chesapeake Life Insurance Company.® Administrative offices are located in North Richland Hills, TX. Insurance product availability may vary by state. For premium costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the Policy may be continued in force, please contact your licensed insurance agent. Form series ICC11-CTL-11/CTL-11, or its state variation. The policy is non-participating.

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Underwritten by *The Chesapeake Life Insurance Company*®

# Simplified Issue Convertible Term Life Insurance

## 10- or 20-Year Term Life Options

Provides an immediate full death benefit and an accelerated benefit for terminal illness. You can receive 50% of the death benefit if you are diagnosed as having a terminal medical condition with a life expectancy of 12 months or less. This benefit is provided through the Terminal Illness Accelerated Benefit Rider and is included at no additional cost. Availability may vary by state.

When an accelerated benefit is paid under the Rider, the death benefit of the Policy is reduced by the amount of the accelerated benefit paid. The accelerated benefit for terminal illness ends when 50% of the death benefit has been paid out under this benefit.

See forms ICC11-CTL-11/CTL-11, ICC11-TIAB-11/TIAB-11 and the disclosure for the Terminal Illness Accelerated Living Benefit, ICC11-TIABD-11/TIABD-11, or their state variations for details.

## Critical Condition Accelerated Living Benefit Rider

Available only with the Convertible 10-Year Term Life Policy (requires additional premium)

Upon the first occurrence of a Type A or Type B qualifying event, we will pay an accelerated benefit in a lump sum amount, as described in the options below. If the Type A or Type B condition is due to an illness, the condition must first occur more than 30 days after the effective date of the Rider.

Coverage Options Available:

### Option 1

**Available for Death Benefit amounts up to \$100,000 for issue ages 25–49**

- Type A Conditions: pays 100% of selected Death Benefit amount
- Type B Conditions: pays up to 25% of selected Death Benefit amount

**Available for Death Benefit amounts up to \$50,000 for issue ages 50–65**

- For Type A Conditions: pays 100% of selected Death Benefit amount
- For Type B Conditions: pays up to 25% of selected Death Benefit amount

### Option 2

**Available for Death Benefit amounts up to \$100,000 for issue ages 25–65 (up to \$200,000 for ages 25–49)**

- Type A Conditions: pays 50% of selected Death Benefit amount
- Type B Conditions: pays up to 12.5% of selected Death Benefit amount

Qualifying Events	Option 1 – % of Death Benefit Payable	Option 2 – % of Death Benefit Payable
<b>Type A Conditions:</b>		
• Advanced Alzheimer's Disease	100%	50%
• Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)	100%	50%
• Coma	100%	50%
• End-Stage Renal Failure	100%	50%
• Heart Attack	100%	50%
• Hemiplegia	100%	50%
• Life-Threatening Cancer	100%	50%
• Paraplegia	100%	50%
• Quadriplegia	100%	50%
• Second-Degree Burn	100%	50%
• Stroke	100%	50%
• Third-Degree Burn	100%	50%
• Major Organ Transplant	100%	50%
<b>Type B Conditions:</b>		
• Benign Brain Tumor	25%	12.5%
• Cancer In Situ	25%	12.5%
• Coronary Bypass	25%	12.5%

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When an accelerated benefit is paid under the Rider, the death benefit of the Policy is reduced by the amount of the accelerated benefit paid. Any combined benefits under Option 1 may not exceed 100% of the death benefit. Any combined benefits under Option 2 may not exceed 50% of the death benefit. If accelerated benefits are received under both the Terminal Illness Accelerated Living Benefit and the Critical Condition Accelerated Living Benefit, the total benefits paid under both benefits combined may not exceed 100% of the Policy's death benefit.

The Rider terminates at the end of the initial term period, or at age 70 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 CCAB 11/11 and the Disclosure for the Critical Condition Accelerated Living Benefit, form CCAB DISC 11/11, or their state variations for further details.

Other Optional Riders:

(require additional premium)

### **Accidental Death Benefit Rider**

- Doubles the Policy's death benefit if the insured's death occurs within 180 days after, and as a direct result of, an injury
- Rider terminates at the end of the initial term period. This Rider is non-renewable. Other terms, conditions, exclusions and limitations apply. Refer to the Policy with attached Rider for details

See form ICC11-CTLAD-11/CTLAD-11, or its state variation

### **Waiver of Premium Rider**

- If you become totally disabled while covered under this Rider, we will waive the premiums becoming due for the Policy and attached Riders for as long as you continue to qualify for this benefit
- To qualify for a Waiver of Premium, your total disability must start before your 65th birthday and continue for at least 6 months
- "Total disability" means that, during the first 24 months, you are unable to engage in the material and substantial duties of your regular occupation; after 24 months (or if you were not engaged in an occupation when disability began), you are unable to engage in any occupation for which you are suited by reason of education, training or experience (includes being a homemaker or student); or at any time you have lost both hands, both feet, one hand and one foot, or the sight of both eyes

- Coverage under the Rider will terminate on the earliest of the following dates: 1) The premium paid to date following our receipt of the Owner's written request to terminate the rider; 2) The date of the insured person's death; 3) The date of lapse; 4) The date the policy terminates; 5) The expiration of the initial term period; or 6) The date the insured person reaches age 65 (or, if the insured is totally disabled at age 65, the Rider terminates on the date the insured has recovered from the total disability). This Rider is non-renewable. Other terms, conditions, exclusions and limitations apply. Refer to the Policy and attached Rider for details

See form ICC12-CWOP-12/CWOP-12, or its state variation.

## **Other Important Information**

### **Effective Date of Coverage**

Insurance will become effective once your application has been approved by the Company, the Policy has been delivered and the first premium paid while the insured person is alive and prior to any change in health status as shown in the application. The Company has the right to reject any application that does not meet its underwriting requirements. No insurance will be effective until the policy date shown in the Policy and the initial payment is honored by your financial institution.

### **Premiums**

Premiums are level during the initial term period; after the initial term period, premiums will increase each year as shown in the Guaranteed Premium Schedule Page issued with the Policy.

### **Suicide Provision**

If the insured person commits suicide, while sane or insane, within 2 years from the date of issue (1 year in N.D.), our liability under the Policy is limited to a refund of the premiums paid.

See Policy for complete details. Policy terms and conditions vary by state.

### **Incontestability**

Policy is incontestable after 2 years (except for nonpayment of premium or fraud in the procurement of the Policy); may vary by state.

### **Conversion**

After the first policy year (and while the Policy is in force), the Owner may convert the Policy to a new life policy without evidence of insurability, subject to conditions stated in the Policy.

# Life is unpredictable

SureBridge supplemental insurance products can help you plan for the unexpected

We offer 16 valuable plans, all designed to fit your needs and your budget in these important supplemental coverage areas:



## Dental

Our dental plans provide a range of coverage, from annual checkups to major restorative services.



## Critical Illness

If you are diagnosed with a serious disease or illness, we have plans that can pay cash benefits upon first diagnosis of a qualifying event.



## Vision

From periodic eye exams to prescription glasses and contact lenses, our vision plan can offer savings on many valuable eye care services.



## Hospital

Two types of coverage can offer you a direct cash benefit if you are hospitalized due to a wide range of illnesses or injuries.



## Accident

Choose from five accident plans, all that can pay you cash benefits, depending on the plan you choose and your level of coverage.



## Short-Term Disability

If you are totally disabled and can't work due to a serious illness or injury, our plans can provide a cash benefit that can be used for anything you need.

**For more information on SureBridge supplemental or life insurance, contact your local agent or visit [SureBridgeInsurance.com](http://SureBridgeInsurance.com)**

Insurance product availability may vary by state.