

Combined Insurance Company of America
Administrative Office:P.O Box 506
Keene, NH 03431-0506

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<PageDate>

<OwnerNameFirst> <OwnerNameLast>
<OwnerAddress1>
<OwnerAddress2>
<OwnerCity>, <OwnerState> <OwnerZip>

CHUBB®

RE : <GroupPolicyholderName>
Certificate <PolicyNumber>

Dear <OwnerNameFirst> <OwnerNameLast>,

Congratulations on your purchase of life insurance through Chubb Workplace Benefits. Your coverage is brought to you by Combined Insurance, a Chubb company, providing valuable benefits to individuals for over 90 years. As a valued customer, you have the benefits of:

- Portable coverage. This policy is yours to keep even if you change employers.
- Prompt and accurate claim service.
- Toll free phone assistance. 1-855-241-9891.
- Quality. Combined is rated "A+" by A.M. Best, an independent rating agency.

[The Life Insurance and Long Term Care Rider premiums cannot be increased. As long as your premiums are paid on time, coverage is guaranteed through age 120.]

Your policy is enclosed along with your application and other materials you may need in the future. Please review your policy and application and verify the information is correct.

Included with your Certificate is a Certificate illustration. This illustration provides a brief description of your Certificate and a projection of Certificate values. Please review your Certificate and illustration. After your review please sign both copies of the illustration's numeric summary page. Return one copy to us in the pre-addressed, postage-paid envelope. Keep the other with your Certificate and illustration.

[Also enclosed is the Accelerated Death Benefit for Terminal Illness Disclosure Form and the Accelerated Death Benefit for Long Term Care With Extension of Benefits Disclosure or Outline of Coverage Form. If there is a signature line on either of these please sign and return it to our administrative office in the envelope provided.]

Thank you for your business. We look forward to serving you in the coming years.

Sincerely,



Chris Martin, President
Chubb Workplace Benefits