

★ 60-Second Chubb LBT Script (Impact → Features → Key Takeaway)

🔥 Introductory Impact Statement

“Let me give you the quick version of this benefit, because it’s one most people don’t want to miss. The Chubb Lifetime Benefit Term plan protects your family if you pass away — *and* protects *you* if you ever need long-term care. And right now, you can get it with no medical questions.”

🔧 Features & Bullet Points (Straightforward, Blue-Collar Style)

- **Guaranteed Issue up to \$100,000**
No exams, no medical history questions — you can’t be turned down.
 - **Two coverages in one**
Works as both life insurance *and* long-term care protection.
 - **Pays you while you’re living**
If you ever need assisted living or nursing home help, it pays **4% of your benefit every month**.
 - **Up to 50 months of long-term care coverage**
Includes extended benefits if care lasts longer.
 - **Restores your life insurance**
Even if you use your whole benefit for care, it restores **50% back** (up to \$50,000) for your family.
 - **Rates never go up**
The price is locked in for life.
 - **You keep it if you leave the job**
Fully portable, coverage stays with you through age 121.
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🔲 Key Takeaway Statement

“Bottom line — this plan protects your family whether something happens suddenly or slowly. And the Guaranteed Issue offer makes it the easiest time in your life to qualify. If you want, I can show you exactly what the coverage looks like for your age — it only takes a few seconds.”