



# TERM LIFE INSURANCE

*to 95+*

## SIMPLE AND AFFORDABLE

Do you have a family or someone who depends on you for financial support?

Life insurance can help your survivors maintain their lifestyle and pay bills like rent, mortgage, health insurance, college tuition, and car loans.

If you like simple, affordable coverage, term life insurance is for you. It's a great way to keep your loved ones' dreams going after you're gone.

## TERM LIFE HIGHLIGHTS

- Affordable coverage that is guaranteed renewable to age 95.
- Guaranteed convertible to any of our permanent products at any time prior to the policy anniversary date following your 75th birthday, without proof of good health.
- Provides a Conversion Credit available prior to age 60 as incentive to convert.
- Long-term premium guarantees let you lock in rates.
- Level premium choices of 10, 15, 20, or 30 years, or to age 65.
- Accelerated Death Benefit Rider at no-cost.
- Accidental Death Benefit Rider available
- Children's Term Rider available.
- Waiver of Premium Rider available.
- Local, Independent Agent to assist you with your Life Insurance needs!

# TERM LIFE INSURANCE

## Rate Card

Male	Age							
	25	30	35	40	45	50	55	60
Death Benefit, Term								
\$100,000 - 10 Year	\$10.96	\$11.48	\$12.01	\$14.18	\$17.31	\$23.40	\$32.97	\$47.85
\$250,000 - 10 Year	\$15.44	\$16.75	\$18.05	\$23.71	\$32.41	\$45.68	\$65.47	\$98.53
\$500,000 - 10 Year	\$22.19	\$24.36	\$26.54	\$36.11	\$50.90	\$75.69	\$113.97	\$172.26
\$1,000,000 - 10 Year	\$37.85	\$42.20	\$46.55	\$65.69	\$95.27	\$144.86	\$221.42	\$338.00

\*\*Premiums shown are Monthly EFT

\*\*Premiums shown are Super Preferred Underwriting Classification

Male	Age							
	25	30	35	40	45	50	55	60
Death Benefit, Term								
\$100,000 - 20 Year	\$11.66	\$12.62	\$13.75	\$17.66	\$23.66	\$34.89	\$53.59	\$90.31
\$250,000 - 20 Year	\$18.71	\$19.58	\$20.66	\$29.15	\$42.85	\$65.25	\$101.36	\$160.95
\$500,000 - 20 Year	\$24.80	\$29.58	\$35.24	\$51.33	\$77.00	\$117.45	\$180.96	\$281.45
\$1,000,000 - 20 Year	\$43.07	\$52.64	\$63.95	\$96.14	\$147.47	\$228.38	\$355.40	\$556.37

\*\*Premiums shown are Monthly EFT

\*\*Premiums shown are Super Preferred Underwriting Classification

Male	Age							
	25	30	35	40	45	50	55	60
Death Benefit, Term								
\$100,000 - 30 Year	\$13.31	\$15.40	\$18.18	\$25.40	\$37.24	\$61.94	NA	NA
\$250,000 - 30 Year	\$22.62	\$25.45	\$28.93	\$42.85	\$65.69	\$119.41	NA	NA
\$500,000 - 30 Year	\$35.67	\$42.63	\$51.77	\$78.74	\$121.80	\$214.02	NA	NA
\$1,000,000 - 30 Year	\$64.82	\$78.74	\$97.01	\$150.95	\$237.08	\$421.52	NA	NA

\*\*Premiums shown are Monthly EFT

\*\*Premiums shown are Super Preferred Underwriting Classification

Female	Age							
	25	30	35	40	45	50	55	60
Death Benefit, Term								
\$100,000 - 10 Year	\$9.66	\$10.18	\$10.88	\$12.35	\$14.36	\$18.79	\$25.75	\$35.24
\$250,000 - 10 Year	\$12.40	\$13.70	\$15.44	\$19.36	\$25.23	\$34.37	\$47.85	\$68.73
\$500,000 - 10 Year	\$15.66	\$17.84	\$20.88	\$27.41	\$36.98	\$52.20	\$74.82	\$115.28
\$1,000,000 - 10 Year	\$24.80	\$29.15	\$35.24	\$48.29	\$67.43	\$97.88	\$143.12	\$224.03

\*\*Premiums shown are Monthly EFT

\*\*Premiums shown are Super Preferred Underwriting Classification

Female	Age							
	25	30	35	40	45	50	55	60
Death Benefit, Term								
\$100,000 - 20 Year	\$10.01	\$10.88	\$11.92	\$14.70	\$18.97	\$26.45	\$38.37	\$60.20
\$250,000 - 20 Year	\$14.79	\$15.88	\$16.97	\$22.84	\$31.76	\$46.11	\$68.95	\$106.14
\$500,000 - 20 Year	\$19.58	\$23.06	\$27.41	\$38.72	\$56.55	\$81.78	\$119.63	\$171.83
\$1,000,000 - 20 Year	\$32.63	\$39.59	\$48.29	\$70.91	\$106.58	\$157.04	\$232.73	\$337.13

\*\*Premiums shown are Monthly EFT

\*\*Premiums shown are Super Preferred Underwriting Classification

Female	Age							
	25	30	35	40	45	50	55	60
Death Benefit, Term								
\$100,000 - 30 Year	\$11.22	\$12.88	\$15.05	\$20.10	\$28.10	\$43.94	NA	NA
\$250,000 - 30 Year	\$17.84	\$20.45	\$23.71	\$33.28	\$47.85	\$78.52	NA	NA
\$500,000 - 30 Year	\$27.41	\$32.63	\$39.15	\$57.42	\$86.57	\$146.60	NA	NA
\$1,000,000 - 30 Year	\$48.29	\$58.73	\$71.78	\$108.32	\$166.61	\$286.67	NA	NA

\*\*Premiums shown are Monthly EFT

\*\*Premiums shown are Super Preferred Underwriting Classification