



TRANSITIONAL *Life Insurance*

FOR NOW AND LATER

What you need in your younger years isn't the same as what you need later. That's where Transitional Life comes in!

Transitional Life provides a high level benefit for a selected period that could remain in place for decades. At the end of your chosen time period, the contract changes to a smaller, paid-up permanent policy that will be there as long as you live.

You can receive some of the insurance benefit early if you end up with a terminal illness. These funds could be used to pursue experimental treatment not covered by your health insurance.

Transitional Life is designed for:

- Single parents trying to protect loved ones.
- Young couples purchasing their first home.
- Business owners protecting against the loss of a key employee.

HIGHLIGHTS

- A high death benefit with a minimum \$10,000 of Whole Life coverage if you want a policy that acts similarly to a standard term policy.
- Available as a 10-Year, 15-Year, 20-Year, 30-Year, or to age 65 contract.
- Builds cash value that can be accessed for emergencies or to help fund expenses like college education and mortgages.
- You can add riders like Long-Term Care, Waiver of Premium, Accidental Death Benefit, and Children's Term.