

> Lifetime Protection

WHICH INSURANCE
COVERAGE IS RIGHT
FOR YOU?



TERM INSURANCE – A SHORT-TERM SOLUTION

Term life insurance can help solve many financial security problems, particularly when needs are temporary and financial resources are limited. It offers:

- > Basic financial protection
- > Competitive premiums
- > Temporary life insurance coverage
- > Conversion option

But over time, term insurance can become increasingly expensive, and it may not provide protection for a lifetime.

Is term coverage still right for you?

PERMANENT LIFE INSURANCE PROVIDES LIFELONG PROTECTION

As your needs change, it's important to change your insurance coverage accordingly. Often, that means converting your coverage to permanent insurance (whole life or universal life) – level premium coverage that provides lifelong protection. It can offer:

- > Safety of principal
- > Tax-deferred* growth, at competitive interest rates
- > Cash accumulation to meet specific objectives such as emergencies, business opportunities, education expenses, mortgage repayment and supplemental retirement income
- > Lifetime protection, at level, affordable premiums
- > Flexibility to change the plan

ADAPT YOUR COVERAGE TO YOUR CHANGING NEEDS

Your existing term life insurance policy may include an important benefit called convertibility. If you qualify under the conditions specified in your policy, you may convert your in-force term policy to a new, permanent life insurance policy.

This conversion privilege guarantees your ability to replace your term policy with a permanent policy without having to take a physical examination or provide other evidence of good health.

And, should you elect to convert your term policy to permanent coverage, you cannot be denied coverage because of changes in your health, occupation or for any other reason.

MAXIMIZE YOUR OPTIONS

Evaluate your current needs and decide if you have the appropriate coverage. Permanent insurance can help meet both short- and long-term objectives at a reasonable cost, making it an essential element in any successful financial program.

*Under current federal income tax laws. Consult with a professional tax and/or legal advisor before taking any action that may have tax or legal consequences.

This is a solicitation of insurance. A licensed insurance agent/producer will contact you.

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