

# UNDERSTANDING YOUR LIFE INSURANCE OPTIONS

## TERM LIVING BENEFITS

10-30 YEARS COVERAGE



1 DEATH BENEFIT



2 LIVING BENEFITS  
- CRITICAL  
- CHRONIC  
- TERMINAL



3 LEVEL PREMIUMS



4 OPTIONAL RIDER:  
RETURN OF PREMIUM  
AVAILABLE UNDER 60



5 ADDITIONAL BENEFIT  
FOR ACCIDENTAL DEATH

## TERM COVERAGE

10-30 YEARS COVERAGE



1 DEATH BENEFIT



2 AFFORDABLE PREMIUMS



3 LEVEL PREMIUMS



4 OPTIONAL RIDER:  
RETURN OF PREMIUM  
AVAILABLE UNDER 50



5 OPTIONAL HEALTH AND  
WELLNESS BENEFITS

## INDEXED UNIVERSAL LIFE

PERMANENT COVERAGE



1 DEATH BENEFIT



2 TAX FREE RETIREMENT



3 LEVEL PREMIUMS- CAN  
BE STRUCTURED TO PAY  
INTO FOR 7 YEARS



4 AFFORDABLE PREMIUMS-  
BEST TO OVERFUND



5 SUPPLEMENTAL  
RETIREMENT

## WHOLE LIFE

PERMANENT COVERAGE



1 DEATH BENEFIT



2 AFFORDABLE LEVEL  
PREMIUMS



3 BUILDS CASH VALUE



4 COVERAGE UNTIL 120



5 TAX AND PROBATE FREE

## TERM ACCIDENTAL

ACCIDENTAL COVERAGE



1 COVERS ANY  
ACCIDENTAL DEATH



2 INDIVIDUAL OR FAMILY  
COVERAGE



3 AFFORDABLE  
LEVEL PREMIUMS



4 RETURN OF PREMIUM  
AVAILABLE UNDER 50



5 ADDITIONAL BENEFIT  
FOR CAR ACCIDENT AND  
COMMON CARRIER



6 COVERAGE RENEWABLE  
UNTIL AGE 80

