



Term Life Insurance

Affordable protection for life's biggest moments



Term life insurance is the simplest form of life insurance. You choose the length of time (depending on your needs) and the amount of coverage required (starting from \$50,000). Term life insurance is ideal for those looking to secure protection for short-term debt.

This type of insurance is guaranteed protection in short-term situations at the lowest possible price. It is typically used to provide coverage when you are trying to meet a temporary personal or business need, such as putting your child through university or making major renovations.

Term life insurance is extremely flexible and can be structured to protect several different needs. We can design your policy to complement another form of life insurance. If your needs change along the way, you can easily renew your term insurance or convert it to a Whole Life plan that builds cash value.

Why choose Term life insurance

- For flexibility
- For a less expensive form of life insurance
- As an option for affordable mortgage protection

When to choose Term life insurance

- When you need life insurance but your budget is tight
- When you only need insurance for a temporary period of time
- When you have a large outstanding expense, such as a mortgage

DEATH BENEFIT / COVERAGE OPTIONS

Extendable Term					Term to Age 65
T10	T15	T20	T25	T30	
Extendable & Convertible					Non-Renewable, Convertible

ISSUE AGES & UNDERWRITING CLASSES

Term	Extendable Term					Term to Age 65
	10	15	20	25	30	
Issue Ages	18-75	18-70	18-65	18-60	18-55	18-55
Max Ext. Age*	75	70	65	60	55	N/A
Underwriting Class	Male/Female; Nicotine/Non-Nicotine					

Have questions or need more information? Talk to a BF&M Life Insurance agent today. 242-397-4600

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