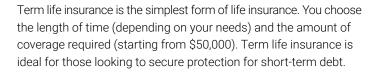


Term Life Insurance

Affordable protection for life's biggest moments



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.



- 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										
	Exte	T								
T10	T15	T20	T25	T30	Term to Age 65					
	Extenda	Non-Renewable, Convertible								

ISSUE AGES & UNDERWRITING CLASSES										
		Term to								
Term	10	15	20	25	30	Age 65				
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									