





# Term Life Insurance





 **Lock in low cost.** Designed to fit any budget.


 **Straight forward coverage** providing a death benefit only.


 **Ideal for protecting expenses** that will disappear with time (e.g., college tuition, mortgage).

 **Practical** for young and growing families as well as mature families.

 **Term policies** can convert to a permanent plan.

**It's like renting** - once the term expires, there is no cash value. 

**Health conditions** could develop during the term and prevent you from getting permanent insurance. 

The **term period (too short or too long)** may not meet your needs. 

**Conversion can be expensive** and the plan may not be what you want. 