



# Term Plans



## For Temporary Needs

Are your life insurance needs temporary? Many people's needs are, indeed, temporary – even though they may be of long duration. Your mortgage, business loans, educational funds, and needs of children at home are some examples of temporary needs that can be met with term life insurance.

**Term insurance** – as its name denotes – remains in effect for the term of the policy. When the term ends, your coverage stops – although you do have the option of renewing the policy (for another term) or converting it to a permanent plan. For these wide-ranging needs, we offer a full range of term insurance plans. Because the protection they provide is temporary, these plans are lower-priced than permanent plans for the same amount. Here are some of our available policies:

## Annual Renewable Term

## Level Term Insurance

- 10 Year Term
- 15 Year Term
- 20 Year Term

*Lower premium rates available based on health status.*