

Reach Out To Us On:

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Income Protection

10 Year Guaranteed Renewable
and Convertible Term (10yr R&C)

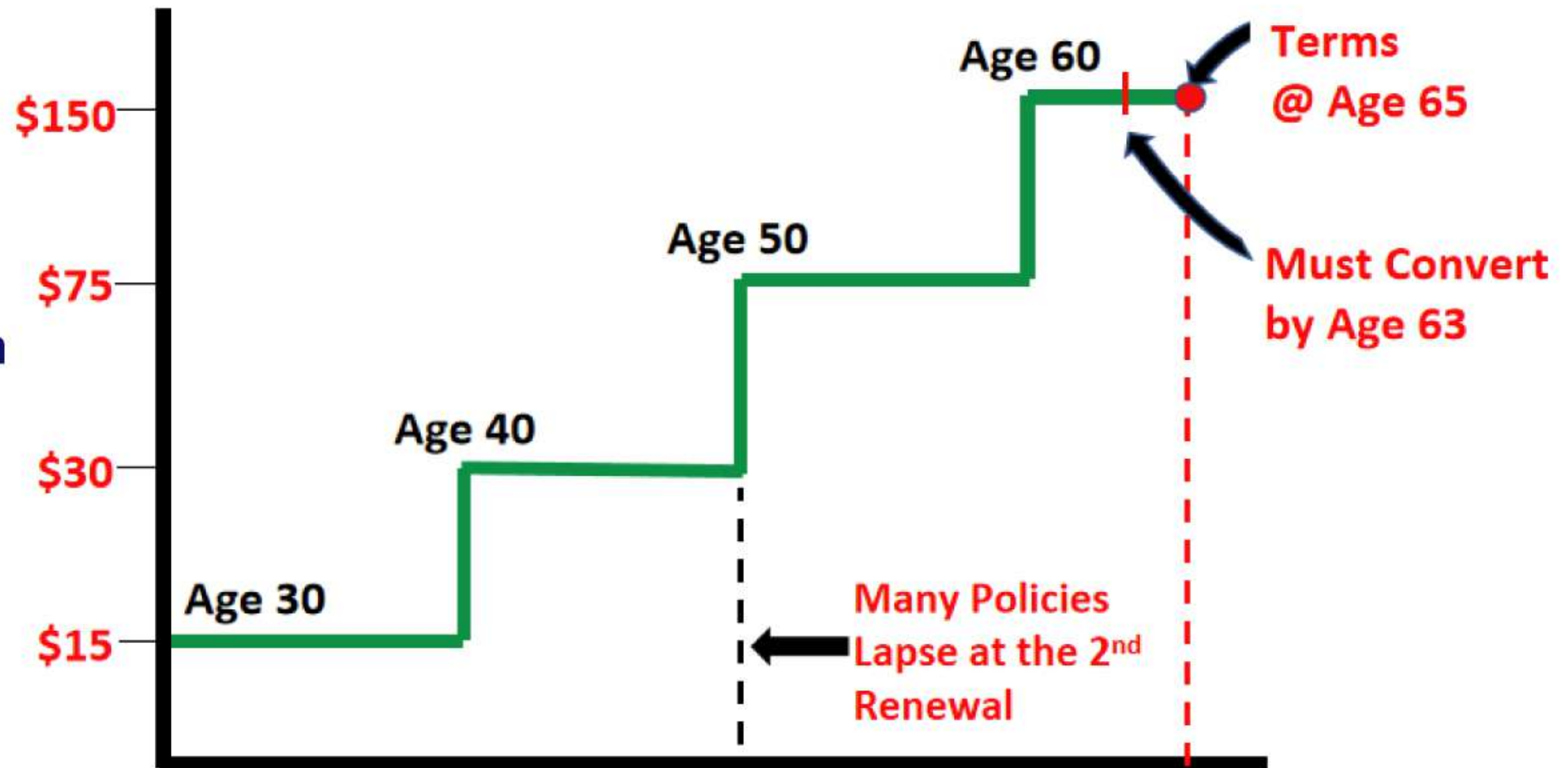
Would the surviving spouse be able to afford all the bills without the other's lost income?

This term lasts 10 years and the death benefit is level. This policy automatically renews every 10 years (premium will go up every 10 years) and expire at age 65. This product can be converted to whole life prior to age 63. The recommended default coverage will provide for 5 years of income replacement for the client and a working spouse. For example, an individual makes \$50,000 a year, making 5 years of income equal to \$250,000. The program logic will ensure \$250,000 of coverage is in place. The amount offered to the client will be \$250,000 minus any term life or work insurance in place, for this example.

Income Protection

10 Year Guaranteed Renewable
and Convertible Term (10yr R&C)

10 Year Renewable & Convertible Term
Concept: Income Protection

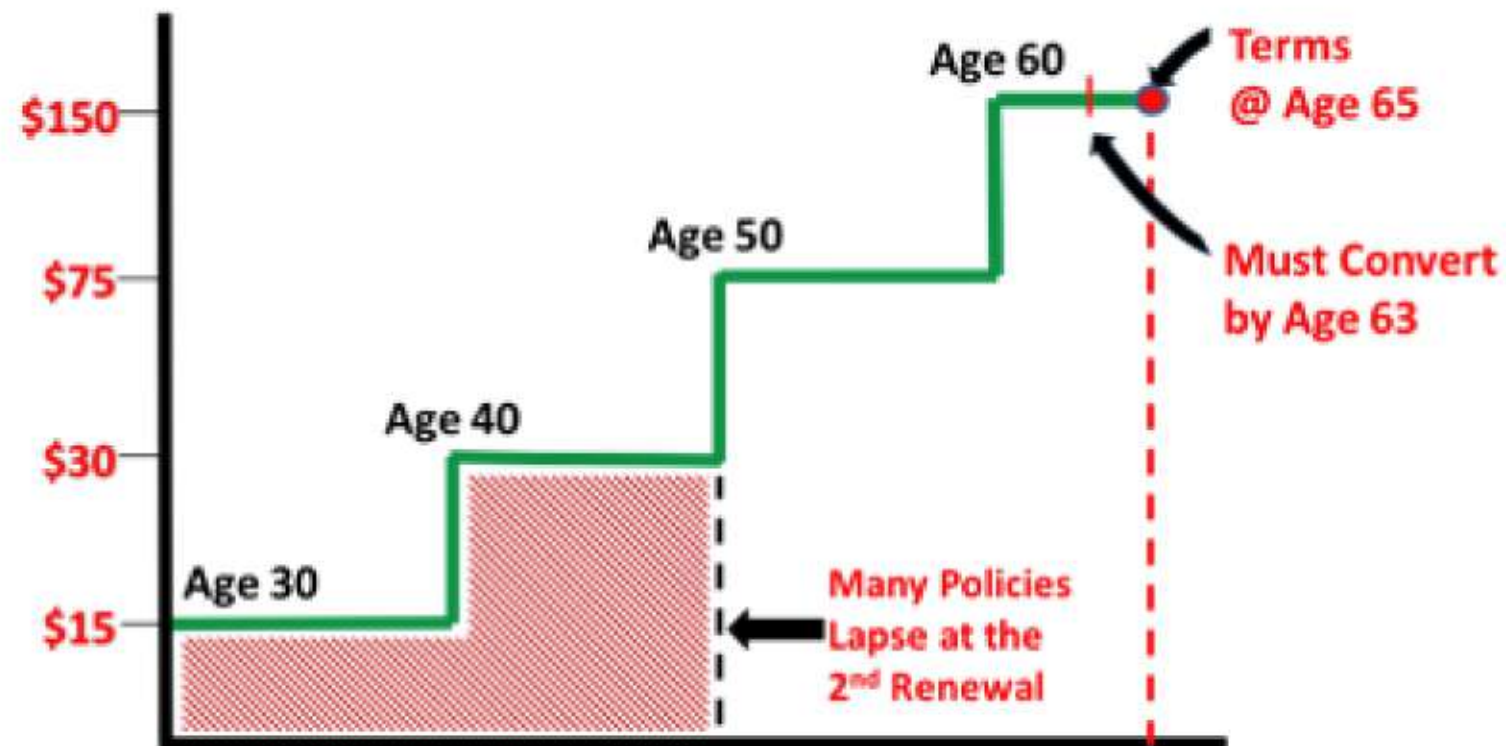


Income Protection

10 Year Guaranteed Renewable
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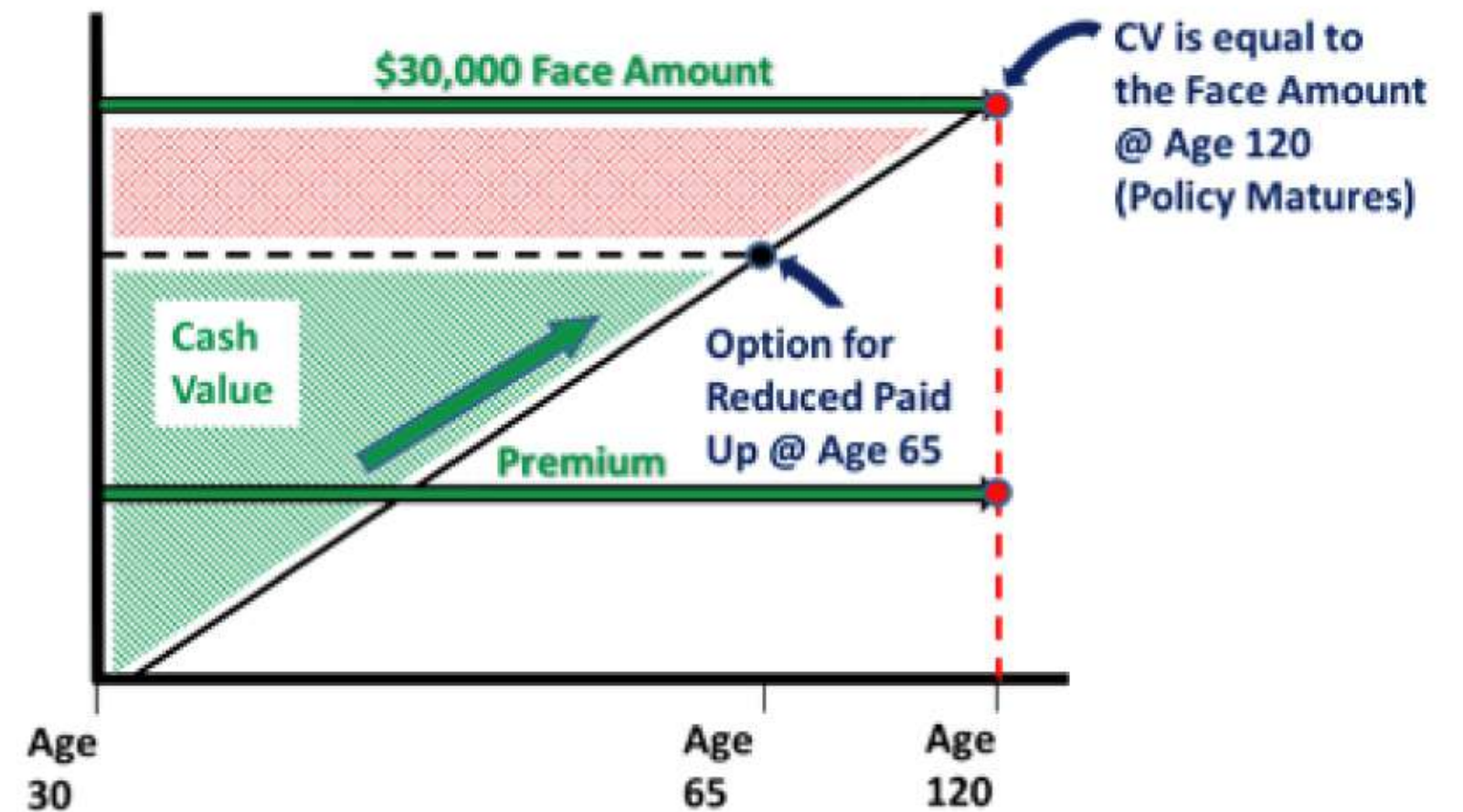
Temporary Debt

10 Year Renewable & Convertible Term
Concept: Income Protection



Permanent Debt

Whole Life (Regular)
Concept: Final Expense (FOC)





THANK YOU!



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