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# **Term Options**

Term Life (10RC, T20, TA15, TA30) - Terminating insurance, only last for a selected period of time.

**Term to 65 (T65) -** Level premium level death benefit term insurance, issues age 18-55, expires at age 65 can be converted prior to age 63. Minimum issued coverage 5k.

**4-year term (4RC)** - Level death benefit, increasing premiums every 4 years. Minimum issue 100k, issue ages 18-65. Expires at age 70, minimum issue is 100k. This product must be written on a separate application from any other products.

Term to 100 - Level Premium level death benefit till age 100, convertible to age 100.

# **TERMINOLOGY TO KNOW:**

Convertible - Means changing from Term Insurance to Whole Life Insurance

Guaranteed - Means renewable or convertible without having to prove evidence of insurability





# THANK YOU!

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