

Term life can form the basis for a solid financial future



The average person with life insurance owns less (3.6 times income) than they believe they should own (5.7 times income).

– LIMRA International, 2009

You'll value the peace of mind that voluntary term life provides, and your loved ones will value a benefit that can help guarantee a secure future if the unthinkable should happen. You'll also appreciate the opportunity to enroll at work at competitive group rates with just a few simple questions. Term life provides protection for a defined period of 10, 15, 20 and 30 years, during which premiums stay the same, and pays a death benefit to beneficiaries if the covered employee dies. Term life coverage can supplement any other life plan you may have.

Why do I need term life coverage?

If someone depends financially on you, you need life insurance, whether you're married, single, a single parent, a small-business owner, or retired. With life insurance, you can spare your grieving loved ones the additional stress of economic difficulties, preserving their quality of life even after your death.

Here's how it works

You have the advantage of lower rates available through your business and paid through payroll deductions combined with guaranteed issue and portability, two highly popular features. An optional disability waiver of premium, if selected by your employer, enables you to pay no premiums on this coverage if you become totally disabled before age 60. Coverage for your spouse and children is available if you're the primary insured. Supplemental AD&D is an optional benefit that can include payments for paralysis, seat belt/air bag, coma, educational and training, and day care.

Consider term life

Term life is one of the more essential benefits you can provide for your loved ones. You'll appreciate term life for the peace of mind it gives you. Your beneficiaries will appreciate the benefit that can help guarantee a secure financial future.

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