



Lifetime Term

Renewable | Convertible | Affordable

Our Lifetime Term products are designed to offer you and your family affordable protection now, with the flexibility of renewing or converting to a permanent plan without evidence of insurability in the future.

Available Plans	Term 10	Term 15	Term 20	Term 25	Term 30	Term to Age 80	Term to Age 100
Issue Ages (current age)	18-75	18-70	18-65	18-60	18-55	18-60	18-80
Issue Volumes	\$10,000 - \$10,000,000						
Conversion	Term 10, 15, 20, 25, 30 & Term to Age 80: Prior to the insured reaching age 71, where the policy remains in force, you may convert the policy to a permanent plan.						

Lifetime Coverage & Guaranteed Premiums

- Premiums are guaranteed and payable to age 100.
- All plans considered paid-up at age 100 & coverage continues for life with no additional premiums.

New Plan Options

- T10, 15, 20, 25 & 30 are renewable for 10 years after the initial term up to age 85, and can then be renewed until age 100 of the life insured.
- Lifetime Term to Age 80 offers level premiums to age 80, and is then renewable to age 100.
- Lifetime Term to Age 100 offers level premiums to age 100.

New Features

- Simple and easy to understand coverage.
- Age calculation based on current age (Age Last).
- Underwriting Classes: Smoker, Non-Smoker.
- Rider options: Accidental Death Benefit, Child Protection Rider, Child Critical Illness Rider, Disability Waiver of Premium Benefit & Mortgage Protection Rider.
- No fluids for ages 18-50 and up to \$499,999 volume or ages 18-45 and up to \$1,000,000 volume.

No Policy Fees

- As simple as that, no policy fees and no rider fees!



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