

# CHOOSING THE COVERAGE FOR YOUR LIFESTYLE.

What type of life insurance fits your needs?

## TERM

- The most affordable type of insurance; premiums guaranteed for "the term".
- Designed to meet temporary needs. Provides protection for a specific period of time and generally pays a benefit only if you die during the term.
- This type of insurance is often bought to cover funeral expenses, mortgage or debt payoff, college education costs and income replacement. It makes most sense when you have a need for coverage that will disappear at a specific point in time.

## PERMANENT

- Because it is designed to last a lifetime, premiums are higher than term insurance.
- Another feature of permanent life insurance is that it can accumulate a cash value that term policies do not.
- As long as you pay the premiums on time and haven't taken loans, partial surrenders or withdrawals, the full face amount will be paid.

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