

# One decision = 30 years of protection



Over the span of 30 years, a lot can happen. A decision to buy 30-year term life insurance might be the best one you'll ever make.

## Reasons to Buy

Your life insurance rates are currently lower than they'll ever be in the future



- Your rates increase as you age and your health changes. New diagnoses, either for you or even your siblings or parents, can increase your rates in the future if you need to apply for a new policy.
- Inflation and industry changes mean that you just can't guess what rates will be 20 years in the future.<sup>1</sup>

### Life events can extend coverage needs:

- continued mortgage and/or debt repayment.
- adult children stay home longer or move back.
- aging parents might need part-time caregiving.

### One decision = Guaranteed level term protection

None of us know what the future may bring. But if you're a parent or have a spouse, life insurance means your loved ones could be debt-free when you're no longer around.

Choosing the right amount and length of coverage to fit your needs is one of the most important decisions you can make for your family.

## SAMPLE\* MONTHLY COST FOR \$250,000 COVERAGE

(Health Status) Underwriting Class	Age	OPTerm 30 Male	OPTerm 30 Female
Preferred Plus Non-Tobacco	30	\$19.02	\$16.45
	40	\$28.47	\$24.25
	50	\$76.50	\$65.68
Preferred Non-Tobacco	30	\$22.89	\$19.37
	40	\$34.76	\$27.16
	50	\$87.76	\$65.90
Standard Plus Non-Tobacco	30	\$30.20	\$25.03
	40	\$46.07	\$36.63
	50	\$111.65	\$78.71
Standard Non-Tobacco	30	\$35.02	\$27.79
	40	\$53.08	\$41.65
	50	\$130.43	\$93.45
Preferred Tobacco	30	\$69.10	\$54.23
	40	\$125.24	\$88.82
	50	\$282.41	\$208.25
Standard Tobacco	30	\$89.67	\$76.23
	40	\$160.01	\$116.70
	50	\$320.87	\$248.03

\*Premiums should always be quoted online and sample rates provided should not be used as a means for quoting premiums with clients or prospects.

1. 2019 Policygenius Article: *How long should my life insurance coverage last?*

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Let's talk. Give me a call today

