

# No place like home

Term life insurance can help cover expenses like a home mortgage for up to 40 years!

Get peace-of-mind knowing your loved ones could afford to keep your home, even if something were to happen to you.



## It's important to be ready for the unexpected

The reality is, you may need 35 or even 40 years to pay off your mortgage, so it's best to make sure you're covered for as long as you have a protection need.

## 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

## Life insurance benefits are tax-free

Life insurance can provide a tax-free death benefit to help your family cover expenses like the mortgage, debt, funeral costs or other bills.

## Guaranteed level term protection

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. By having a financial protection plan in place, you can have peace-of-mind, knowing that life will go on for those you love.

### MALES - SAMPLE\* MONTHLY COST - \$500,000 COVERAGE

(Health Status) Underwriting Class	Age	30 Year OPTerm	35 Year OPTerm	40 Year OPTerm
(Excellent) Preferred Plus Non-Tobacco	25	\$28.23	\$34.71	\$42.24
	35	\$34.79	\$43.38	\$69.43
	45	\$79.35	\$123.88	\$186.59
(Very Good) Preferred Non-Tobacco	25	\$35.66	\$44.55	\$52.52
	35	\$41.22	\$51.50	\$82.84
	45	\$93.83	\$125.82	\$241.81
(Good) Standard Plus Non-Tobacco	25	\$46.23	\$56.43	\$65.51
	35	\$58.56	\$71.82	\$101.87
	45	\$133.37	\$167.35	\$242.48

### FEMALES - SAMPLE\* MONTHLY COST - \$500,000 COVERAGE

(Health Status) Underwriting Class	Age	30 Year OPTerm	35 Year OPTerm	40 Year OPTerm
(Excellent) Preferred Plus Non-Tobacco	25	\$22.90	\$27.27	\$33.53
	35	\$29.23	\$36.35	\$52.04
	45	\$60.90	\$88.08	\$144.93
(Very Good) Preferred Non-Tobacco	25	\$27.99	\$34.71	\$41.04
	35	\$34.62	\$43.23	\$61.66
	45	\$70.64	\$88.51	\$165.56
(Good) Standard Plus Non-Tobacco	25	\$39.14	\$48.46	\$55.06
	35	\$47.93	\$58.54	\$72.69
	45	\$97.91	\$121.02	\$180.53

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

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Let's talk. Give me a call today.

