



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.

Mortgage Reality

Across the United States, 88% of home buyers finance their purchases with a mortgage. Of those people who finance a purchase, nearly 90% of them opt for a traditional 30-year fixed rate loan.¹

Plan Ahead: Refinancing

Over 40% of all mortgage applications are refinancing an existing loan.² Even after you begin paying down a 30-year mortgage, it's important to plan ahead for the possibility that you may end up refinancing your loan years down the road. Over 21% of homeowners age 75 and older have some form of mortgage debt.³

It may take you 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.

One Decision = Up to 40 Years of Protection

Over the span of 30 to 40 years, a lot can happen. Mortgages will need to be paid. Kids may live at home longer to pay off student debt. Aging parents might need part-time caregiving. A decision to buy 30, 35 or 40-year term life insurance protection is a great way to help your family cover expenses like the mortgage, credit card debt, funeral costs or other bills.

Guaranteed Level Term Coverage Options for 10, 15, 20, 25, 30, 35 and 40 Years

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.

1. Freddie Mac's 2016 home buyer statistics, published on April 17, 2017

2. Source: Mortgage Bankers Association 2018

3. Consumer Financial Protection Bureau Report 2017

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| MALES - MONTHLY COST FOR \$500,000 DEATH BENEFIT | | | | |
|--|-----|--------------|--------------|--------------|
| (Health Status) Underwriting Class | Age | 30 Year Term | 35 Year Term | 40 Year Term |
| (Excellent) Preferred Plus Non-Tobacco | 25 | \$31.09 | \$37.52 | \$42.80 |
| | 35 | \$37.39 | \$47.66 | \$64.49 |
| | 45 | \$81.27 | \$125.33 | \$188.99 |
| (Very Good) Preferred Non-Tobacco | 25 | \$38.81 | \$46.93 | \$53.22 |
| | 35 | \$43.95 | \$64.70 | \$81.99 |
| | 45 | \$99.89 | \$127.30 | \$205.86 |
| (Good) Standard Plus Non-Tobacco | 25 | \$47.78 | \$58.47 | \$66.28 |
| | 35 | \$59.75 | \$73.43 | \$103.07 |
| | 45 | \$131.15 | \$169.62 | \$233.70 |

| FEMALES - MONTHLY COST FOR \$500,000 DEATH BENEFIT | | | | |
|--|-----|--------------|--------------|--------------|
| (Health Status) Underwriting Class | Age | 30 Year Term | 35 Year Term | 40 Year Term |
| (Excellent) Preferred Plus Non-Tobacco | 25 | \$24.70 | \$29.40 | \$33.98 |
| | 35 | \$31.44 | \$37.95 | \$52.74 |
| | 45 | \$63.03 | \$89.12 | \$145.15 |
| (Very Good) Preferred Non-Tobacco | 25 | \$28.38 | \$36.24 | \$41.59 |
| | 35 | \$37.33 | \$45.65 | \$62.47 |
| | 45 | \$73.66 | \$104.37 | \$167.70 |
| (Good) Standard Plus Non-Tobacco | 25 | \$37.84 | \$48.64 | \$55.71 |
| | 35 | \$48.59 | \$59.33 | \$73.55 |
| | 45 | \$97.61 | \$123.02 | \$182.66 |

