

TERM LIFE INSURANCE WITH LIVING BENEFITS

Simple protection — for your family AND for you, right now.

What Is Term Life Insurance?

Think of term life insurance like renting a safety net. You pay a small amount every month (called a **premium**), and if something happens to you, your family gets a big payout called a **death benefit** — money to pay the bills, the mortgage, school, groceries. Everything your paycheck used to cover.

The word "**term**" just means it lasts for a set number of years — usually 10, 20, or 30. It's the most affordable kind of life insurance there is.

So What Are 'Living Benefits'?

Here's where it gets really interesting. **Living Benefits** let you use your own life insurance money while you're *still alive* — if something serious happens to your health.

Imagine a fire extinguisher that also works as a garden hose. You hope you never need the fire extinguisher — but if you do, it's there. And in the meantime, it still does something useful.

3 THINGS THAT 'UNLOCK' YOUR LIVING BENEFITS

- ✓ Critical Illness — heart attack, stroke, cancer, or major organ failure
- ✓ Chronic Illness — when you can't care for yourself for 90+ days (bathing, eating, walking)
- ✓ Terminal Illness — a doctor says you have 12–24 months or less to live

Once one of these happens, you can request to **access a portion of your death benefit early**. No restrictions on how you spend it. Pay medical bills. Keep the lights on. Take a dream vacation. It's your money.

Real Life Stories

■ Maria's Story — Keeping the Family Afloat

Maria was 41, healthy, and a nurse in Texas when she was suddenly diagnosed with breast cancer. She had a \$500,000 term life policy with living benefits. Within weeks of her diagnosis, she was approved to access \$150,000 of her benefit early. That money covered her treatments, paid her mortgage for two years while she couldn't work, and let her husband stay home to care for their kids. Maria went into remission. Her family never lost their home. Her policy still has a death benefit in place for the future. She says: 'I didn't even know that was an option until my agent explained it.'

■■■■■ Jake's Story — A Stroke at 44

Jake was a self-employed contractor with two kids in middle school. At 44, he had a stroke. He couldn't work for 14 months. With no employer disability plan, his family was terrified. But Jake's term policy had a chronic illness rider. He accessed \$90,000 — enough to cover the gap until he recovered and got back to work. His wife said: 'That policy saved our marriage. We weren't fighting about money while Jake was fighting to walk again.'

How Much Does It Cost?

Less than you think. A healthy 35-year-old can often get a **\$500,000 policy** with living benefits for around **\$25–\$45 per month**. That's less than a streaming subscription and a pizza night combined.

\$25/mo	\$500K	10–30
Average Cost (healthy 35yr)	Typical Coverage Amount	Years of Protection

Who Should Have This?

THIS IS FOR YOU IF...

- ✓ You have a spouse, kids, or anyone who depends on your income
- ✓ You'd be in financial trouble if you got seriously sick and couldn't work
- ✓ You want the MOST coverage for the lowest monthly cost
- ✓ You're between 20 and 60 years old and in reasonably good health
- ✓ You don't have a disability plan through your employer

One Thing to Know

Term life is like renting — it covers you for a set period but doesn't build value you can borrow against or keep forever. When the term ends, coverage ends. That's why many people combine term life with other tools like Whole Life or IULs. Term is your **affordable foundation**.

Want to know what YOUR coverage would cost?

Ask us for a free quote. No pressure, no commitment — just answers.

This pamphlet is for educational purposes only. Coverage details, eligibility, and costs vary by carrier and state. Speak with a licensed insurance professional for personalized advice.