

Term Insurance is  
**Coverage beyond  
your working years**



Nearing retirement and looking for a modest life insurance policy to complement your existing insurance coverage? Term life insurance provides affordable coverage with a guaranteed death benefit. Plus, different term durations allows you to buy the extended coverage you need.

**For more information,  
contact your financial professional.**

### The scenario

- Rick has spent 42 years building a successful construction business. At 62, he's ready to retire and recently sold the business, and no longer has the group term coverage he once enjoyed.<sup>1</sup>
- He and his wife have a solid estate plan, but he'd like to purchase a small term policy to cover final expenses. Due to his age, Rick is having a hard time finding term insurance that will extend beyond age 80.

### A solution

Term insurance policies with multiple durations can offer Rick a \$100,000 of coverage that will last 26 years until he's 88. The term duration precisely matches Rick's need.

<sup>1</sup> Not an actual case. Hypothetical representation for illustrative purposes only.

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AGLC104860 REV0224