

Life insurance is cheaper than a cup of coffee.



Think life insurance is too expensive? Think again.

There's a misconception about the cost of life insurance. People think it's expensive.¹ But, let's look at the costs of a daily cup of coffee versus that of a \$250,000 term life insurance policy for a healthy 30-year-old:

What a daily cup of coffee costs...

At just over \$4 each, buying a medium cup of coffee, 5 days a week, amounts to almost²

\$**85**/mc

What people think life insurance costs...

In a survey,¹ when consumers were asked how much a life insurance policy might cost per month, they guessed

\$42_{/mo}

What life insurance really costs...

Protect your family, pay off a mortgage or protect yourself from the cost of care with Select-a-Term³ starting at

\$15_{/mo}

Still craving that cup of joe?

The \$85 you would spend on coffee can cover the cost of life insurance AND 16 cups of your favorite brew. Now that's a real eye opener!

Select-a-Term can help

Whether your goal is to protect your family, pay off a mortgage or protect yourself from the cost of care and potential income loss from a chronic, critical and terminal illness or condition, Select-a-Term can help.

For more information, contact your financial professional.

Select-a-Term Highlights

20-yr term not right for you?

We offer 18 different term durations. You choose the length of coverage needed.

What if your needs change?

You can convert to any permanent policy during the entire level term period, or up to age 70.



NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

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¹ Expected cost of a 20-year, \$250,000 term life insurance policy for a healthy 30-year-old, 2023 Insurance Barometer Study. https://www.limra.com/barometer/

² Starbucks prices, Fast Food Menu prices, November 2023. https://www.fastfoodmenuprices.com/starbucks-prices/

³ Male, 30-yr-old, preferred non-tobacco, Select-a-Term, \$250,000, 20-year duration; rates as of March 9, 2024. Please check with your financial professional for the current premium rate.