

Priority: Cell phone or loved ones ?



What your monthly expenses say.

Life is busy, and if you're like many people, your monthly expenses have changed without thoughtful consideration. When was the last time you took a step back to look at your **must haves vs. your nice to haves?** Does your must have list include protection for your family's financial future should an unexpected event occur? If not, consider adding life insurance to your list of must haves.

If you're wondering about the cost, it's much more affordable than you think, especially when compared to other monthly expenses. After all, family is forever. . . and there's no better time than the present to show them how much you care.

Average
cost of a cell
phone plan.¹

\$141
PER MONTH

Cost of a
\$500,000 life
insurance policy.²

\$18
PER MONTH

Select-a-Term can help

Should you unexpectedly pass away, Select-a-Term can help replace lost income, pay off a mortgage, and/or send your children to college.

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 the 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.

¹ The 2024 U.S. Wireless Retail Experience Study—Volume 1, J.D. Power, February 2024.

² Female, 30-yr-old, preferred non-tobacco, Select-a-Term, \$500,000, 20-year duration: rates as of August 1, 2025. Please check with your financial professional for the current premium rate.



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