

**18 term durations
are a big deal!**



Customization made easy.

The flexibility of Select-a-Term allows it to be used for a variety of needs, whether for personal or business. Offering 18 term durations (10, 15-30, 35 year), Select-a-Term allows your clients to purchase the right amount of life insurance for the specific length of time the insurance need exists.



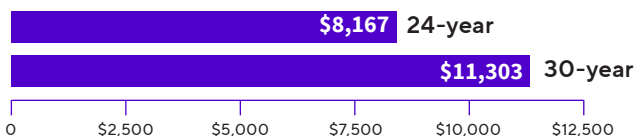
Mortgage Protection

The off-year durations of Select-a-Term allows you to tailor your client's protection to the remaining years left on their mortgage.

Take Jonathan, who has 24 years left on his mortgage. Rather than purchasing a 30-year term – longer than the insurance need – Select-a-Term allows you to tailor a 24-year term to cover the specific mortgage protection need.

- 35-year-old male, Preferred non-tobacco, \$350,000 Select-a-Term
- 24-year term duration \$340.29 annual premium
- 30-year policy \$376.76 annual premium

Cost comparison: 24-year vs. 30-year



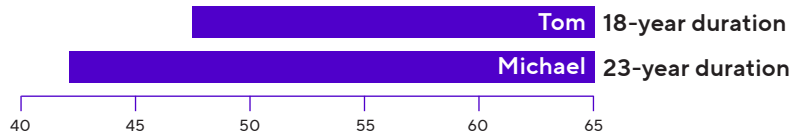


Buy-Sell Agreement

Ensuring business partners are protected with a buy-sell agreement is a priority. The off-year durations of Select-a-Term allows business owners, who are rarely the exact same age, to receive the valuable protection needed until they each turn 65.

The Select-a-Term off-year durations provide the flexibility business partners Tom and Michael need to ensure their valuable business is protected until they each reach retirement age 65.

- **Tom, 47-year-old male, Standard non-tobacco, \$500,000 Select-a-Term**
- **18-year term duration** – to Tom's retirement age 65: \$1,076.75 annual premium
- **Michael, 42-year-old male, Standard non-tobacco, \$500,000 Select-a-Term**
- **23-year term duration** – to Michael's retirement age 65: \$974.20 annual premium



By utilizing the off-year durations offered by Select-a-Term, Tom and Michael can help ensure their valuable business is protected until they each reach retirement age 65!



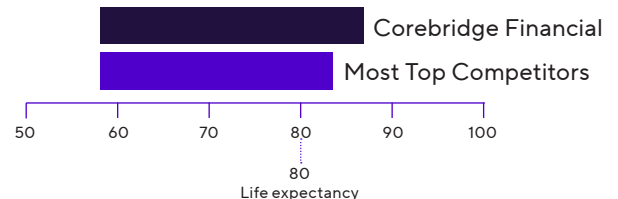
Max Issue Age

The flexibility of Select-a-Term's off-year durations allows for longer term durations than what is offered by nearly all primary competitors.

Mary is 58 years old and looking for the longest-term policy possible to cover her insurance needs for as long as possible. Top competitors would be able to offer a 25-year term or a 20-year term. With the off-durations of Select-a-Term, Mary can purchase a 29-year term policy.

- **Mary, 58-year-old female, Standard non-tobacco, \$250,000 Select-a-Term**
- **29-year term duration: \$2,542.23 annual premium**

The 29-year Select-a-Term policy ensures that Mary will have valuable life insurance protection she desires to age 87 – which is beyond the average life expectancy of 80!¹



¹ National Center for Health Statistics (NCHS) Fact Sheet, Provisional Life Expectancy Estimates for 2022, November 2023.

Not actual cases, hypothetical examples for illustrative purposes only. Select-a-Term rates as of 10/30/2023.



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