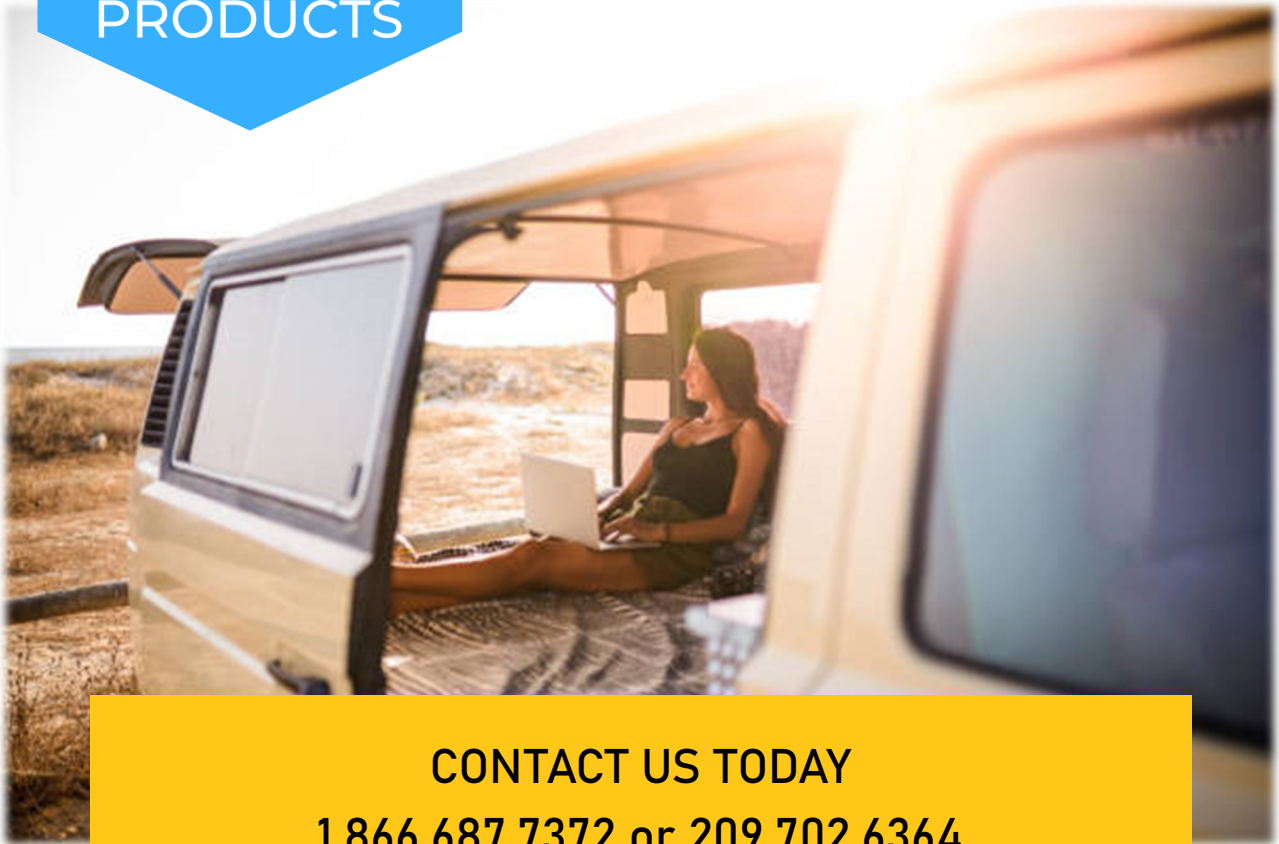




# Term Life

Affordable Protection



**CONTACT US TODAY**

**1.866.687.7372 or 209.702.6364**

**Email: [mypfsa@mypfsa.org](mailto:mypfsa@mypfsa.org)**

**Term Life Insurance Is Affordable And Provides Peace Of Mind**

**Get \$1 Million in coverage  
for as little as \$37 a month**

(Coverage amounts are subject to underwriting and are not guaranteed)

- Pay off mortgage
- Cover your family living expenses
- Pay shared debts with your spouse
- Tax free for your loved ones



# Term Life Insurance Policy Highlights

## Term Period

- 15,20 and 30 Year Guaranteed
- 30 Year Guaranteed for 20 years

## Issue Age

- 15 Year Term : 18-65
- 20 Year Term: 18-60
- 30 Year Term: 18-50

## Issue Amount

- Minimum \$25,000
- Maximum \$1 Million

## Underwriting Classes

- Super Preferred, Preferred, Standard Non-Tobacco, Tobacco
- Substandard Classes up to Table 8 (200% of Standard Premium)

## Premiums

- Level and Guaranteed for initial period. Thereafter, 30yr Term (20yr Guaranteed) premiums increase

## Renewal

- Renewable to age 95 after initial term up to the expiry date. The expiry date is on the anniversary following when the insured reaches attained age 95

## Conversion

- Policy may be converted to any permanent Whole Life or Universal Plan available while it is in force before the insured's 71st birthday

## Riders

- Accidental Death Benefit up to \$300,000 - Coverage until age 70
- \* waiver of Premium - Coverage until age 60

## Fees

- Annual Policy Fee \$60.00

## Grace Period

- 60 Days

Annuities



College Savings



Whole Life



Term



Wealth Transfer

