

# Term Life INSURANCE

Life can change in an instant.  
How prepared are you?

**The Family Security Plan®  
Term Life Insurance** can help  
to provide financial protection  
at an affordable price.

## Think About It...

**42%** of Americans would face financial hardship within six months, if their household's wage earner died unexpectedly.

~ 2021 Insurance Barometer Study, Life Happens and LIMRA

## Who needs Term Life Insurance?

Whether you're fresh out of college, getting married, or raising a family, Term Life Insurance may be appropriate for you if your main goal is to protect your family against the loss of your income, should something happen to you.

## What is it and how does it work?

**Term Life Insurance** provides coverage for a specific period of time, such as 15, 20 or 30 years, as long as your premiums are paid when due. Premiums are based on the insured's age, health, and life expectancy. Our convertibility feature offers the flexibility to change your insurance coverage as your needs change. As you age, you may not need as much coverage but you may want to convert your Term Life policy to a permanent Whole Life Insurance policy to help cover funeral costs or other expenses for your loved ones.

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## Benefits/Features of Term Life Insurance

- **Flexible Benefits and Affordable Rates** You can choose the benefit that will help meet the future needs of your family. Premium rates vary based on the level of premium term period and benefit amount you choose.
- **Convenient Premium Payment** Premiums are conveniently paid automatically from your financial institution, debit card, credit card, or ACH.
- **Dependent Children's Insurance Benefit** Your dependent children can be covered for a maximum of \$10,000 for as little as 17 cents a day per \$1,000 of coverage and can be converted to a permanent Whole Life plan up to the child's 25th birthday.
- **Insurance Protection for the Duration of the Term** Once your insurance application has been approved, the policy is yours to keep for the full term as long as you continue paying the premiums when due.
- **Disability Waiver of Premium** Automatically included in the policy for insureds who are 55 years old or younger; the monthly premium is waived in the event the insured becomes totally disabled, as per the conditions specified in the rider.
- **Terminal Illness Rider**



To learn more about **Term Life Insurance** and other affordable life insurance products offered by **The Family Security Plan®**

Call to speak to a representative! 855-818-0955

Visit our website  
[www.familysecurityplan.com](http://www.familysecurityplan.com)

**FSP** | The Family Security Plan®