



# Term Life Insurance

## Lasting Care for Your Loved Ones, One Term at a Time.

Life holds unforeseeable twists and turns. No one can predict what awaits around the corner. Make sure your family can pay for everything from household bills, the mortgage, education, and other major expenses.

Affordable and simple, **Term Life Insurance** offers a variety of term durations at level premiums that will not go up during the term you choose.

- Most life insurance for your premium dollar.
- Cover the mortgage payments and secure your home for your heirs.
- Pay debts, credit cards and outstanding loans.
- Children’s educational expenses.
- Charitable Giving – leave a legacy.
- Final Expenses – pay funeral expenses and estate settlement costs.

At the same time, you can give back to your community, because 1891 Financial Life devotes a portion of your purchase to fund vital social, educational, and volunteer programs right in your own back yard.

### Term Life Insurance<sup>1</sup>

#### 10-Year Term

Issue Age 18 – 70

#### 20-Year Term

Issue Age 18 – 60

#### 30-Year Term

Issue Age 18 – 50

### Face Amounts

\$50,000 to \$4,000,000

### Elements

- Convert to permanent cash value life insurance without evidence of insurability within the first 10 years
- After the end of the level term period, the certificate may be renewed in one year increments to age 95
- Guaranteed death benefit to your beneficiaries tax-free<sup>2</sup>

### Available Riders

- Living Benefits Rider<sup>5</sup>
- Waiver of Premium
- Accidental Death<sup>5</sup>

Subject to change. Products/features may not be available in all states. 1) 13TRM Plan Series. 2) Death benefit is typically tax-free, consult your tax advisor. 3) Loans against the policy will reduce the death benefit. 4) Dividends are not guaranteed. Payment not prorated. 5) Rider not available in CA.

### SPEAK TO AN AGENT TODAY!

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### BUILDING A BETTER TOMORROW, TODAY

At 1891 Financial Life we are called to something greater. The heart of our work is at the heart of your world. It's life insurance with real life impact. The heart of what we do is to protect the ones you hold dear through Faith, Community and Love.

For more than a century, giving back to the community while helping individuals achieve financial stability for their families has been central to the mission of 1891 Financial Life. Our very existence stems from the generosity and concern that our founders expressed for a community member in need. So, lifting up and looking out for others is simply who we are and what we do.

### THE VALUE OF MEMBERSHIP

When you become a member, you have the opportunity to make an impact in meaningful ways. Our culture is about Looking Out – For you. For others. For the community.

As a member you also qualify for member benefits!

- Volunteer: Choose Your Activity/Project
- Pop-Up Impact Team Events
- Hearts and Hands
- Join Hands Day
- Form an Impact Team
- Create Your Legacy
- Members of the Year Award
- Recommender Award
- *GIVE BACK* newsletter and *1891 Financial Life* Magazine
- Discount Programs
- Life Event Gifts

**Speak to an Agent Today!**

Call 847-342-4500 ext. 236 OR email: [Sales@1891FinancialLife.com](mailto:Sales@1891FinancialLife.com)