



Level Term Insurance (LTI)

Why an LTI Rider?

A LTI Rider¹ allows additional coverage when you need it most. For example, choose an LTI Rider for extra insurance coverage while children are still in school or the mortgage needs to be paid off.

- A Level Term Rider provides a benefit amount that stays the same during the term of the rider.
- With this type of coverage, premiums are guaranteed to remain the same throughout the contract, while the amount of coverage provided increases.

Riders are additional benefits added to an insurance policy that require an additional premium payment. Riders can customize a life insurance policy to address specific needs or concerns.

Products/features may not be available in all states. Only one Level Term Rider can be added to a plan. 1) 17RI-LTI Series.

Rider Elements:

10-Year Level Term Insurance

- Issue Ages: 18 - 60
- Protection for 10 years.
- Benefit available: \$50,000 up to 5 times Face Amount, up to a maximum of \$4,000,000.
- Convertible through the 10th year.

Available with cash value whole life insurance policies:

- Pay to Age 100
- Pay to Age 75
- 10 Pay
- 20 Pay

Rider Elements:

20-Year Level Term Insurance

- Issue Ages: 18 - 50
- Protection for 20 years.
- Benefit available: \$50,000 up to 5 times Face Amount, up to a maximum of \$4,000,000.
- Convertible through the 10th year.

Available with cash value whole life insurance policies:

- Pay to Age 100
- Pay to Age 75
- 20 Pay

SPEAK TO AN AGENT TODAY!

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financial life
A Fraternal Benefit Society



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