



Term or Whole Life Insurance

What is best for you?



The answer depends on your situation, what you want your life insurance coverage to do, and what works for your budget. Here are some things to think about:

Term Life Insurance

pays a benefit to your loved ones if you die during a specific period of time.

Whole Life Insurance

covers you for your lifetime and builds cash value over time.

Typical Features	Term Life	Whole Life
Lower premiums	✓	
Coverage for a specific time period (typically 10 to 30 years)	✓	
Lifelong coverage		✓
Guaranteed death benefit	✓	✓
Ability to lock in premiums		✓
Can convert to permanent life	✓	
Builds cash value		✓
May pay annual dividends		✓

Why Choose Term Life Insurance?

- Get the most affordable coverage
- Having an income replacement plan for things like your mortgage or college expenses
- Supplement another life insurance policy
- Option to convert to permanent life insurance later

Why Choose Whole Life Insurance?

- Get coverage for your lifetime
- Build cash value on a tax-deferred basis
- Option to withdraw or borrow cash
- Ability to lock in premium at your current age for life

To find out what's right for you, speak with your insurance professional.

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