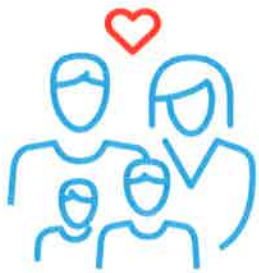




A Life Insurance Solution: The Term Rider Advantage

Stacking term coverage can help you purchase the right amount of protection for the right length of time and may be **the most cost-effective way to buy insurance**



Scott is 40 years old and works full-time to help provide for his wife and two children.

He wants to protect the family's income with life insurance, in the event he's no longer around to take care of them.

With the help of an advisor, Scott determines that he **now needs about \$1 million of coverage** to help pay the mortgage, expenses and college tuition.

In 15 years, his protection needs will be reduced significantly. Both of his children will be out of college and the mortgage paid off, however, he still wants to cover his income and debt through his working years, as well as pay for funeral expenses.

What are the most affordable coverage options for Scott and his family?

Term life is typically purchased in periods of 10 to 30 years and can be a very budget-friendly option. Insurance is not a one-size-fits-all solution and one of the ways to **customize coverage is by taking advantage of Term Riders.**

- A Term Rider (one or multiple) can be stacked on top of a base term policy for 10, 15 or 20 years
- Term Riders will automatically drop off at the end of the additional insurance rider coverage period.
- When a Term Rider expires, the premium due and total coverage will be reduced by the Term Rider amount.

Term Rider Solution:

\$1 million of customizable coverage



\$1,195

Annual premiums rounded to nearest whole dollar and based on male, age 40, best health class

30 Year Base \$212

15 Year Rider \$449

Total \$661

- 1 Purchase **\$1 million of 30-year OPTerm coverage** but continue to pay premium for more coverage than needed after 15 years
- 2 Purchase **\$100k of 30-year OPTerm coverage** as a base policy, add a **\$900k, 15-year Term Rider** for \$1 million total coverage

\$534 annual premium savings with Term Rider option!

Interested in customizing your life insurance coverage? **Find out if a term rider solution may be right for you.**

Let's talk. Give me a call today