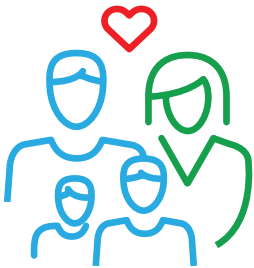




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A Life Insurance Solution: The Term Rider Advantage

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



Olivia is 35 years old and works full-time with her husband, Dan, to provide for their two young children.

She wants to protect her family's income with life insurance coverage, in the event she's no longer around to take care of them.

With the help of an advisor, Olivia determines that she **needs about \$1 million of coverage now** to help Dan pay the mortgage, expenses and kid's college tuition.

In 20 years, her protection needs will be reduced significantly. Both of her children will be out of college and the mortgage paid off, however, she still wants to cover her income and debt through her working years, as well as pay for funeral expenses.

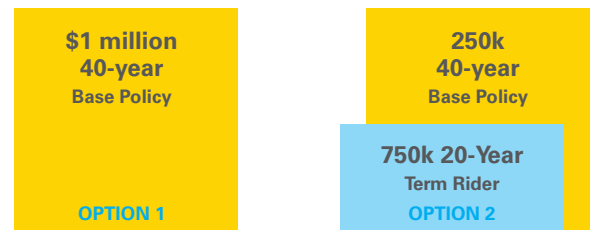
What are the most affordable coverage options for Olivia and her family?

Term life insurance can be purchased in periods of 10 to 40 years and is usually 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 policy for 10, 15 or 20 years
- Term Riders will automatically drop off at the end of the term coverage period.
- The premium due and coverage amount will be reduced to the base policy until the end of the term.

Term Rider Solution:

\$1 million of customizable coverage



\$2,056	40Year Base \$569 20Year Rider \$350 Total \$919
Annual Premiums based on female, age 35, Best Health Class	

- 1 Purchase **\$1 million of 40-year term coverage** but keep paying 2x premium for more coverage than needed after 20 years
- 2 Purchase **\$250k of 40-year term coverage** as a base policy and add a **\$750k, 20-year term rider** for \$1 million total coverage

\$1,137 annual premium savings with Term Rider option!

Is customizing your term life insurance coverage with a **term rider solution right for you?**

Let's talk. Give me a call today