

Please Read Before Applying For Term with Living Benefits

The Term with Living Benefits is a digital term life insurance product for individuals aged 18-60. It offers flexible risk classes for both non-tobacco and tobacco users, with coverage amounts ranging from \$50,000 to \$1,000,000. Available term lengths include 10, 15, 20, or 30 years, depending on the insured's age and tobacco use. Premiums can be paid monthly, quarterly, semi-annually, or annually using a credit card or EFT.

Underwriting is stringent, requiring U.S. citizenship or permanent residency, a valid Social Security Number, and a U.S. driver's license. There are exclusions for severe health conditions, certain criminal histories, and specific high-risk occupations. ***If you have any questions or concerns about the underwriting criteria, please consult with one of our agents before applying.***

Policies are delivered electronically within 24 hours and include a 30-day money-back guarantee. Premium rates are influenced by nicotine use and driving history. Financial justification for coverage considers factors such as earned income, student status, and family circumstances. Applicants planning foreign travel must meet specific criteria based on the risk level of their destination.