



Term 10 & Term 20

Guaranteed premiums	Your premiums automatically renew (at guaranteed rates) at the end of your term
Guaranteed conversion to permanent insurance at any time regardless of your health, occupation or lifestyle	Until the policy anniversary following the insured person's 65 th birthday
Guaranteed death benefit	Death benefit is guaranteed not to change for the term you choose
Renewable	Term 10 - Policy is renewable to age 75 Term 20 - Policy is renewable to age 85
Minimum amount	\$100,000 (It may be as low as \$50,000 on the part remaining at conversion)
Terms available	For ages 16 to 65
Options you can choose	Waiver of Premium benefit Accidental Death Benefit Child Protector Benefit T10 Rider T10 Spousal Rider

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