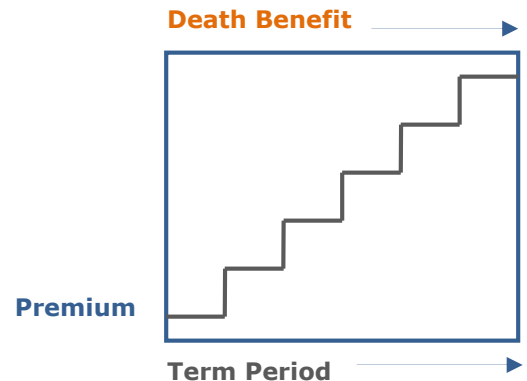


Types of Term Insurance

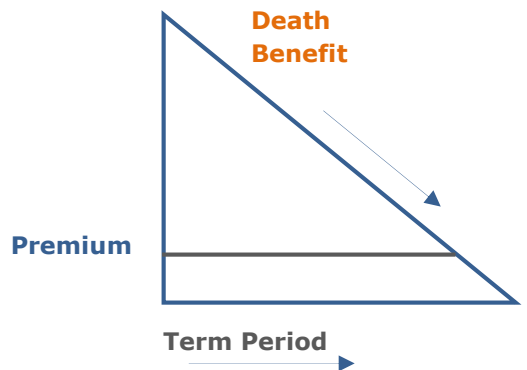
Renewable Term Insurance Features

- level death benefit
- increasing premiums, if renewed
- no cash values
- may have policy dividends
- renewable, may be subject to medical qualifications
- best suited for level temporary needs



Decreasing Term Insurance Features

- decreasing death benefit
- level premium
- no cash values
- may have policy dividends
- best suited for decreasing needs that ultimately disappear



Term Insurance Advantages

- Low initial premium.
- Well suited to shorter-term, temporary needs.
- Most plans can be renewed, if you are medically qualified.

Term Insurance Disadvantages

- Premiums in future years may become prohibitively expensive.
- Insurance protection may cease before death.
- Does not build any cash values.