

Term Life

• Underwritten by KMG, Owned by Humana

Term Insurance makes sense during your working years. Most people are worried about paying off a mortgage, children’s education, or replacing income in the event of a premature death. It’s a fact, between 2003 and 2005 more than 38% of all deaths occurred among people between the ages of 25 and 64 (U.S. Census Bureau). Affordable term insurance, available in policy durations of 10 years, is part of the answer.



Level Term Life Base Benefits

Life Benefit Amounts available to meet your personal needs from \$25,000 to \$200,000
Automatically included:

- Double indemnity for accidental death.
- Terminal Illness “accelerated” Benefit at 50% of the Life Benefit Amount, is included.
- Waiver of Premium, if disabled.
- Issue Ages from 18-65, waiver of premium through age 55.
- No physical or exams required first \$50,000 of coverage if guaranteed issue. Up to \$200,000 simplified issue (Health Questions).
- Spouse and Children coverage is available.

Weekly Premiums

| Face Amount | Tobacco | Age | | | | | |
|-------------|---------|--------|--------|--------|---------|---------|---------|
| | | 35 | 40 | 45 | 50 | 55 | 60 |
| \$25,000 | No | \$2.17 | \$2.80 | \$3.38 | \$4.82 | \$6.26 | \$9.14 |
| | Yes | \$3.20 | \$4.41 | \$5.62 | \$8.63 | \$11.62 | \$17.80 |
| \$50,000 | No | \$3.04 | \$4.31 | \$5.35 | \$8.24 | \$11.00 | \$16.65 |
| | Yes | \$5.12 | \$7.42 | \$9.74 | \$15.62 | \$21.50 | \$33.39 |

| Face Amount | Tobacco | Age | | | | | |
|-------------|---------|---------|----------|---------|---------|---------|----------|
| | | 35 | 40 | 45 | 50 | 55 | 60 |
| \$100,000 | No | \$5.93 | \$8.47 | \$10.77 | \$16.54 | \$22.31 | \$33.85 |
| | Yes | \$10.08 | \$14.93 | \$19.77 | \$31.77 | \$43.77 | \$68.47 |
| \$200,000 | No | \$11.47 | \$16.54/ | \$21.16 | \$32.70 | \$44.24 | \$67.31 |
| | Yes | \$19.77 | \$29.47 | \$39.16 | \$63.16 | \$87.77 | \$136.54 |