



Term insurance is the lowest premium life insurance available, which allows you to maximize your coverage at an affordable cost. Illinois Mutual's Term Life policy is specifically designed to meet the protection needs of today's consumer. It offers flexibility, competitive prices, and strong protection guarantees.

### How Does Term Life Work?

You can choose a term policy for 10, 15, 20 or 30 years. With this type of life insurance plan, you receive coverage for the full term period at a low-cost, level premium that fits your budget.

### Meet Future Needs

Each **Term Life** plan is guaranteed renewable and convertible to a permanent policy. When the specified term period ends, you may choose to renew the term coverage or convert your term policy to a permanent life insurance plan without having to prove you are still insurable. The premium for the term renewal period or conversion to a permanent plan will be adjusted to reflect your current age.

### Term Life Benefits

- More insurance at a lower cost
- Guaranteed level premium during the entire term period
- Ideal for specified period of time
- May combine with permanent insurance for the best protection mix for your personal situation
- May be renewed without proving insurability
- May be converted to a permanent policy without proving insurability

### Money-back Option

Return of Premium Term is ideal for individuals interested in basic term protection but hesitant to purchase life insurance. By adding the Surrender Benefit Rider to our 10, 15, 20 or 30-year Term Life plans, a death benefit is there if you need it. If the benefit is not needed, you will receive a 100% return of all premiums paid at the end of the term period, as long as your policy is in force.

*Take control of your future by protecting it today with Term Life Insurance!*

