

# Is Your Term Life Insurance Worth What You're Paying?

Not all term life insurance is created equal. When comparing the life insurance that is right for you it's important to pay attention to policy specifics and to the company that is offering them.

Since its founding in 1977, Primerica has offered affordable term life insurance with generous features. Compare term insurance offered through Primerica with others and you'll quickly see the difference.

## Veterans Group Life Insurance (VGLI)\*

VGLI lets you continue to have life insurance coverage after you separate from service.

Maximum amount of coverage after separation is equal to the amount you had when you separated from service.

Once enrolled, coverage can only be increased once every five years by \$25,000 to a maximum of \$400,000 to age 60.

Premiums are based on veteran's age and **increase every five years.**

Must apply with one year and 120 days after separation of service.

**Not available to spouses or their children.**

## Primerica Term

Once you have a term policy through Primerica, **you are covered until age 95.** Your policy remains in effect as long as you keep your payments current.

Customizable coverage and one policy fee **helps you save money** and will cover your entire family.

To protect your insurance coverage from inflation, life policies with Increasing Benefit Riders can **increase your face amount by 10% annually for 10 years**, with no maximum limits.

Even if your health changes, once you are covered through Primerica you are **covered until age 95.** After your first level term premium ends, you can continue your policy at some of the best renewal rates in the business.

You can apply through Primerica for term coverage **at any time**, up to age 70.

**Coverage through Primerica is with one policy** along with spouse and child riders to protect your entire family.

\*Source: benefits.va.gov

## Primerica Term Features

- Terminal Illness Rider Up to 70%<sup>1</sup>
- Disability Waiver of Premium on Primary and Spouse<sup>2</sup>
- Conditional Coverage
- E-Delivery of Policies
- No War or Terror Clause
- Freedom Accumulation Benefit

## VGLI vs. Primerica Term

30-Year, \$300,000 Term Policy for a 35-Year-Old, Non-Tobacco

Age	VGLI Premium	Primerica Custom Advantage Premium
35-39	\$39	\$53
40-44	\$51	\$53
45-49	\$66	\$53
50-54	\$108	\$53
55-59	\$201	\$53
60-65	\$324	\$53
<b>Total: \$47,340</b>		<b>Total: \$19,084</b>

***Difference in Premium: \$28,256***

Monthly premium for primary insured age 35, non-tobacco use for 30-year Custom Advantage policy (PLF15CA0 or ICC15CA0 in all other US jurisdictions), underwritten by Primerica Life Insurance Company and in New York, National Benefit Life Insurance Company. Primerica's affiliated life insurance companies include National Benefit Life Insurance Company (Home Office: Long Island City, NY) in New York; Primerica Life Insurance Company (Executive Offices: Duluth, GA) in all other US jurisdictions; Primerica Life Insurance Company of Canada (Head Office, Mississauga, ON) In Canada. Each company is responsible for its own obligations.

## Three More Great Reasons to Buy through Primerica

- **Primerica and its affiliates have placed more than \$682 billion of individual term life insurance in force. We are industry leaders.** (December 31, 2014)
- **Primerica's life companies pay 93% of claims within 14 days.** (December 31, 2014)
- **Primerica's life companies have an A+ (Superior) rating from A.M. Best, placing Primerica's life companies in the top 15% of life insurers.<sup>3</sup>**



[www.primerica.com](http://www.primerica.com)

<sup>1</sup> Forty percent to maximum \$250,000 without Waiver of Premium. Maximum of \$400,000 with Waiver of Premium. **This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).** <sup>2</sup> After six-month qualifying period of total work disability, premiums are refunded for the qualifying period and then waived thereafter. <sup>3</sup> As of July 9, 2015. A.M. Best ratings range in order from the highest ratings as follows: A++, A+, A, A-, B++, B+, B, B-, C++, C+, C, C-, D, E, F.

Primerica representatives market term life insurance for the following companies for which the above figures represent the combined totals for Primerica Life Insurance Company and its operating subsidiaries in these respective jurisdictions: National Benefit Life Insurance Company (Home Office: Long Island City, New York) in New York; Primerica Life Insurance Company, Executive Offices: Duluth, Georgia, in all other U.S. jurisdictions; Primerica Life Insurance Company of Canada (Head Office: Mississauga, Ontario) in Canada.