



We want to see more term sales in your future...



Level term life insurance with a change in face amount after level premium period

So, we're bringing out the best in Term!

What makes Select-a-Term a cut above the rest?

It's more than just market leading prices, here are some top reasons to sell:

- **QUOTE INSTANTLY WITH RAPID RATER!** On the go? We've got an app for that!



Web



Apple App Store



Google Play Store

- **CUSTOMIZED YEAR DURATIONS** Choose the number of years of coverage to fit your client's needs.
- **ADVANCE PREMIUM DEPOSIT AVAILABLE** Deposit funds into an account to pay for future premiums at a discount.
- **BETTER RATED CASE PRICING** A table rating factor is applied, which is more favorable than the Standard rates.¹
- **FULL CONVERTIBILITY TO A PERMANENT POLICY** up to the end of the level-premium period (or the attainment of age 70, whichever comes first) without additional underwriting.
- **ADD THE ACCELERATED ACCESS SOLUTION (AAS) RIDER TO TERM CONVERSIONS** Select-a-Term policies that have been issued in the past 5 years could be eligible. With so many term options available, offer one that gives the option of chronic illness coverage in the future.
- **DID YOU KNOW?** We accept Visa, Mastercard and American Express for the first payment. Available in all states except Alaska, Maryland, North Carolina, New Jersey and New York.

Choose wisely. Choose Select-a-Term.

An Accelerated Death Benefit Rider (ABR) is not a replacement for Long Term Care Insurance (LTCI). It is a life insurance benefit that gives you the option to accelerate some of the death benefit in the event the insured meets the criteria for a qualifying event described in the policy. This ABR pays proceeds that are intended to qualify for favorable tax treatment under section 101(g) of the Internal Revenue Code. The federal, state, or local tax consequences resulting from payment of an ABR will depend on the specific facts and circumstances, and consequently advice and guidance should be obtained from a personal tax advisor prior to the receipt of any payments. ABR payments may affect eligibility for, or amounts of, Medicaid or other benefits provided by federal, state, or local government. Death benefits and policy values, such as cash values, premium payments and cost of insurance charges if applicable, will be reduced if an ABR payment is made. ABR payments may be limited by the contract or by outstanding policy loans.

For more information about ABR's please visit RetireStronger.com

¹ Applies only to Non-tobacco underwriting class.