

Alumni Insurance Plans

Term Life vs Term 10

Term Life

- Coverage increments of \$35,000
- Premiums are locked in by age band (e.g. 30-34, 35-39, etc.)
- 10% savings on \$280,000 or more of coverage
- No medical exam required when you apply for up to \$250,000 in coverage†
- Option to add Child Life or Major Accident Protection
- Maximum coverage amount is \$770,000
- You won't have to pay for your plan if you become totally disabled (for at least 90 consecutive days) before age 65
- Your spouse is also eligible for coverage

† If you are age 55 and under and in good health at time of initial application.

Term 10

- Coverage increments of \$25,000
- Premiums guaranteed for 10 years
- Living Benefit included at no additional cost
- Maximum coverage amount is \$2 million
- Your coverage is guaranteed renewable up to age 85 (regardless of any changes to your health)
- Before you turn 70, you can convert your plan to permanent life insurance (without providing medical information or undergoing a medical exam)
- Your beneficiaries will receive a tax-free lump-sum benefit in the event of your death
- You own your coverage, so if you change jobs or retire, your coverage stays with you
- Your spouse is also eligible for coverage



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