



## PERMATERM 100

### PROTECT YOUR LEGACY

Educators • Administrators • Support Staff • Families

**You want to protect your family's future and ensure your legacy for them.**

Teachers Life's PermaTerm 100 will make sure your loved ones benefit from your hard work and planning, paying it forward for the next generation. Whether you buy insurance for your growing family or while in retirement, PermaTerm 100 is an important part of your estate planning toolkit.

**Is your estate plan complete? Talk with our friendly professionals to learn more.**

### A PLAN FOR LIFE: PERMANENT INSURANCE

Many educators carry both term and permanent insurance for complete coverage of all of their needs.

- ✓ Proceeds are tax free – great for offsetting probate taxes.
- ✓ Your benefit will never decrease – ever.
- ✓ Coverage lasts as long as you live, at guaranteed rates.
- ✓ You can share premiums with your family members.

**GET A QUOTE TODAY!**

### INSURANCE FOR EDUCATORS & THEIR FAMILIES

As a member of the education community you, your spouse and your adult children can benefit from Teachers Life's leading life insurance coverage.

And, as not-for-profit insurance experts we don't have sales targets. Our only interest is the coverage that's right for you and your family.



### > QUICK FACTS

#### PermaTerm 100

Initial Eligibility	Ages 20–70
Coverage	\$10,000–\$500,000
Duration	Lifetime or age 100 (proceeds paid if still living)
Premiums	Paid for the duration of the product
Underwriting	Traditional: paper application and medical exam
Payments	Online; monthly or annually

#### Child Rider

Initial Eligibility	Ages 30 days–15 years
Coverage	\$5,000 or \$10,000
Duration	To age 19, then convertible at 5 times the coverage to a designated Teachers Life product

**Is your estate plan missing permanent life insurance? Arrange a personal consultation with a life insurance professional at Teachers Life today.**

Visit [TeachersLife.com](http://TeachersLife.com) or call us today at 1-866-620-LIFE (5433).

