

Teachers Life is North America's largest educator-owned fraternal insurer. We are a not-for-profit fraternal insurance company founded in 1939 by educators just for the education community.



RENEWABLE TERM INSURANCE

FULL COVERAGE FOR YOUR ENTIRE FAMILY

Educators • Administrators • Support Staff • Families

Teachers Life's Renewable Term Insurance is the flexible, easy and trusted way to include life insurance in your estate planning.

If you have longer-term financial needs or a more involved health history you can benefit from life insurance with more options and features to grow with your family over time.

WHY CHOOSE RENEWABLE?

- Buy now and renew without a medical coverage is guaranteed.
- Obecrease coverage anytime, as your needs change.
- Flexible terms of 10, 20 and 25 years give you choice.

Life is all about change. Renewable term insurance is a great tool for a lifetime of protection for your family.





CARING FOR LOVED ONES MEANS PREPARING FINANCIALLY

- Coverage as high as \$1,000,000+
- Buy now and renew if your family needs it.
- Protect your children and grandchildren too.
- Coverage is good until you are 85.
- Convert without a medical exam to PermaTerm 100 until age 65.

Remember, we're not-for-profit and don't have sales targets. Our only interest is what's right for you. We'll talk with you, not sell to you.



> QUICK FACTS

Renewable Term Life Insurance			
Initial Eligibility	Ages 19–65 (60 for Term 25)		
Coverage	\$50,000-\$1,000,000+		
Duration	10, 20, 25 years		
Premiums	Paid for the duration of the product		
Renewable/Convertible	Yes – guaranteed		
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		

Life insurance is an essential part of your estate plan. Teachers Life Renewable Term Insurance is the flexible, easy and trusted way to protect your family.

Visit TeachersLife.com or call us today at 1-866-620-LIFE (5433).

Teachers Life*



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