

RENEWABLE TERM INSURANCE

FULL COVERAGE FOR YOUR ENTIRE FAMILY

Teachers Life 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.

QUICK FACTS

Renewable Term Life Insurance

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|------------------------------|---|
| 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.



Why Choose Renewable?

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

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

Caring for loved ones means preparing financially

- ✔ 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.