

Hi \_\_\_\_\_,

A house. A business. Your life or your family's lives. These are all things that we think about daily. Making sure the bills are paid, turning a house into a home, working hard to achieve the life you deserve. But what if the unexpected happens? What support do you have for all the important things in life?

I want to talk to you today about [Term life insurance from Equitable®](#). This type of insurance is affordable, flexible, and premiums are guaranteed. Let's dive into why it makes sense for you right now:

**You can choose a 10 or 20 year Term that renews.** A 10 or 20 year term is less expensive than permanent types of insurance. Term insurance premiums stay level for the initial term. The coverage then renews each year after the initial term. You will always know what to expect with your premium payments since each increase is guaranteed from when your policy is first issued. Those increases will continue until your coverage ends. Term 10 and Term 20 are choices to consider when looking for short term protection or for protection that can be converted to permanent protection later.

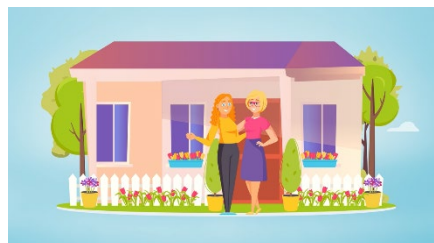
**You can choose a Term 30/65.** A Term 30/65 has a term of 30 years or expires at age 65, whichever comes last. It has a longer initial term. However, it does not renew after, and the coverage ends. Term 30/65 is a great fit for those looking for mortgage protection or for protection during their working years. Term 30/65 can also be converted to permanent protection if your needs change.

**You can insure multiple lives under one policy.** This means you pay one simple premium for multiple coverages.

**You can bundle Term life insurance with a Critical Illness Insurance rider for all your life and health insurance needs.** With bundling, you get both these coverages on one policy with one policy fee. Critical Illness insurance pays a lump sum if you are diagnosed with and survive a covered critical illness.

**You can convert part or all of your Term life insurance to a permanent life insurance solution in the future.** When your needs change, you have the flexibility to switch your Term life insurance plan to either a Whole Life or Universal Life insurance policy\*. Because you've already done the medical underwriting with your initial Term policy, you don't need to give us any proof of health when you decide to convert.

If you're still scratching your head and wondering how this can work for you, then check out the Term life insurance video from Equitable below. It's only a couple minutes long, so grab a coffee or tea, and enjoy!



What do you think? Are we ready to talk Term yet? ***If so, let's chat a time that works for you!***

Sincerely,

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\*Conversion must occur prior to the age specified in the policy contract.