



## Term Life Insurance

Term life insurance is a popular form of coverage that allows you to purchase large amounts of protection at attractive premium rates. Term insurance is ideal for protecting a mortgage, providing replacement income or funding your child's college costs in the event of your premature death.\*

## Policy Features

Erie Family Life's term coverage offers:

- Coverage up to age 95
- Premiums that remain level during the term period selected
- Term periods that range from 10 to 30 years
- Minimum policy size: \$50,000
- Options to convert your term policy to a permanent life policy before the level term ends or before age 70, whichever comes first. Erie Family Life guarantees this conversion privilege regardless of health, occupation or hobbies.

## Issue Ages

- Minimum issue age: 15 days
- Maximum issue ages:
  - 10-year plan: age 70
  - 15-year plan: age 65
  - 20-year plan: age 60
  - 30-year plan: age 50 or age 47 for male tobacco users

## Riders Available

- **Premium Waiver Benefit** – Allows insurance protection to continue, with no further premium payment required, if you become totally disabled for more than six months.
- **Children's Term Insurance Rider** – Covers all children age 15 days through 18 years for \$1,000 to \$10,000. At age 25, each child may convert up to five times the coverage amount to a maximum of \$50,000.

Our agency will help you consider the options. You could also save up to 5 percent on your auto and home insurance policies with a qualifying life policy. Contact us today to discuss whether term life insurance is the best match for your life insurance needs.