

There's more to making good life insurance choices than picking a product based upon some number from a life insurance sales illustration. A better approach balances the following five design elements and their importance to your specific needs, financial resources, and risk tolerance.

 SAFETY Financial strength of the carrier	 CERTAINTY Likelihood of performing as expected	 FLEXIBILITY Ability to modify your plan	 EQUITY Ability to accumulate cash value	 PREMIUM Out of pocket expense
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CHOOSING WHAT IS IMPORTANT TO YOU

Today's products have tremendous flexibility in being structured to accomplish your protection goals in a way that fits your unique situation. Some of the ways the design considerations help you are listed below.

SAFETY	Choosing a financially sound carrier provides peace of mind that benefits will be paid in the future.
CERTAINTY	Provides assurance in budgeting and protection lasting as long as the need exists. Helps avoid surprises down the road.
FLEXIBILITY	Lets you adapt to what life throws your way whether it's a need to change premiums, access cash values, or reduce your protection amount.
EQUITY	Provides some return of premiums paid if coverage is cancelled, enhances flexibility, or can be accessed for income if needed.
PREMIUM	Finding a premium that matches your budget, your risk tolerance, and the desired years to pay the premiums makes the coverage fit your life better.