



Term or Whole Life Insurance

Which is best for you?

The answer depends on your situation, what you want your life insurance coverage to do, and what works for your budget. **Here are some things to think about:**

Typical Features	Term Life Insurance: pays a benefit to your loved ones if you die during a specific period of time.	Whole Life Insurance: covers you for your lifetime and builds cash value over time.
Guaranteed death benefit	✓	✓
Lower premiums	✓	
Ability to lock in premiums	✓	✓
Coverage for a specific time period (typically 10 to 30 years)	✓	
Lifelong coverage		✓
Can convert to permanent life	✓	
Builds cash value		✓
May pay annual dividends ¹		✓

To find out which is right for you, speak with your insurance professional.

1. Dividends are not guaranteed and are determined by Assurity's experience relative to assumed mortality, investment performance and expenses.

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