

# Term Life | Underwritten by KMG, Owned by Humana



**Term Insurance makes sense** during your working years. Most people are worried about paying off a mortgage, children’s education, or replacing income in the event of a premature death. It’s a fact, between 2003 and 2005 more than 38% of all deaths occurred among people between the ages of 25 and 64 (U.S. Census Bureau). Affordable term insurance, available in policy durations of 10 years, is part of the answer.

## Level Term Life Base Benefits

Life Benefit Amounts available to meet your personal needs from \$25,000 to \$200,000  
Automatically included:

- Double indemnity for accidental death.
- Terminal Illness “accelerated” Benefit at 50% of the Life Benefit Amount, is included.
- Waiver of Premium, if disabled.
- Issue Ages from 18-65, waiver of premium through age 55.
- No physical or exams required first \$50,000 of coverage if guaranteed issue. Up to \$200,000 simplified issue (Health Questions).
- Spouse and Children coverage is available.

### WEEKLY PREMIUMS

		Age					
Face Amount	Tobacco	35	40	45	50	55	60
\$25,000	No	\$2.08	\$2.66	\$3.18	\$4.62	\$5.95	\$8.02
	Yes	\$3.06	\$4.22	\$5.43	\$8.37	\$11.25	\$15.81
\$50,000	No	\$3.64	\$4.79	\$5.83	\$8.72	\$11.37	\$15.52
	Yes	\$5.60	\$7.91	\$10.33	\$16.21	\$21.98	\$31.10
		Age					
Face Amount	Tobacco	35	40	45	50	55	60
\$100,000	No	\$6.75	\$9.06	\$11.14	\$16.91	\$22.21	\$30.52
	Yes	\$10.68	\$15.29	\$20.14	\$31.90	\$43.44	\$61.67
\$200,000	No	\$10.91	\$15.52	\$19.68	\$31.22	\$41.83	\$58.45
	Yes	\$18.76	\$27.99	\$37.68	\$61.22	\$84.29	\$120.76