



## Life insurance the smart way

Build YOUR life insurance on YOUR terms. With Select-a-Term Life Insurance, you choose the exact amount and period of coverage you need. Not only does Select-a-Term let you customize your loved ones' coverage, it can help you save money on premiums with a technique called 'laddering.'

**Ask your financial professional, how much you can save by laddering your life insurance policy with Select-a-Term.**

### WHAT IS LADDERING?

Laddering means you buy multiple smaller policies that custom tailor your needs rather than one large policy. Please consult a financial professional to determine if the laddering technique is appropriate for your situation.

### HOW IT WORKS

<b>1</b>	Identify your needs	<b>3</b>	Determine the amount for those needs
<b>2</b>	Determine how long you need coverage	<b>4</b>	Buy multiple smaller term policies that match your needs exactly instead of a larger policy

By laddering your policies, you purchase the right amount of coverage in the most cost-effective way.

### SEE IT IN ACTION...

Larry, age 39, has two children, ages 5 and 8. He wants to purchase life insurance to provide for his family in the following situations:<sup>1</sup>

- \$250,000 of coverage on himself until his youngest child reaches the age of 21
- \$500,000 of coverage until retirement at age 62 to protect his family's income needs
- \$250,000 of coverage to pay off his mortgage, which has 27 years remaining

Larry could buy a single \$1 million policy, but the closest available term period offered by most major companies would be 30 years. With Select-a-Term, he can buy a separate policy for each of his three situations. Building life insurance on his terms allows him to only pay for the coverage he needs.

<sup>1</sup>Not an actual case, and is a hypothetical representation for illustrative purposes only.

We see the future in you.<sup>SM</sup>



NOT A DEPOSIT | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY | MAY LOSE VALUE | NO BANK OR CREDIT UNION GUARANTEE | NOT FDIC/NCUA/NCUSIF INSURED

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