



Insurance Ideas

An Affordable Way To Protect Your Future

(NAPSA)—There's good news if you are looking for a way to safeguard your family's financial future while maintaining your budget—term life insurance.

Term life is temporary insurance designed to last for a specific period of time, and it can be one of the more economical ways to purchase the life insurance your family needs.

According to Mutual of Omaha Vice President Ernie Rongish, there are a number of advantages to term life insurance.

A Benefit For a Fixed Period

Term life insurance is especially suited for people who want competitive premiums, are looking to supplement life insurance they get from work or to make sure longer-term financial obligations, such as a mortgage, are taken care of should something happen to them.

"With term life, you choose a fixed benefit amount for a specific period of time," Rongish said. "Plus, whether you choose a 10-, 15-, 20- or 30-year term, you pay just for that length of time and the premiums are guaranteed not to increase throughout the full policy term. Death benefits of \$100,000 and up are generally available and you can convert the coverage to permanent life insurance if your needs change."

Customer-Friendly Features

Along with simple and quick underwriting provided by many plans, popular features of term insurance include:

- A variety of rider options, including an accidental death benefit that pays benefits in addition to the term life insurance benefit in the event of accidental death;



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- A waiver of premium feature that waives your term life insurance premiums if you incur a disability; your premiums are waived for as long as you are disabled;

- An accelerated death benefit that pays a lump-sum benefit immediately if you are diagnosed with a terminal illness;

- A provision whereby you can convert your term life insurance plan to permanent insurance should your life insurance needs change.

Many consumers who have worked hard to establish a comfortable home and lifestyle for their family see term life insurance as a smart and affordable way to help protect their family's future.

For more information, visit www.mutualofomaha.com.