



# 10 Year Level Term

A TERM POLICY FOR SHORT TERM AND  
TEMPORARY NEEDS

## FEATURES OF THIS PLAN

1. **Policy is issued at current age.**
2. Issue age 16-74.
3. Minimum face amount is \$10,000.
4. Automatic renewal every 10 years to age 75.
5. Convertible to age 75 (can be converted to permanent insurance at anytime without evidence of insurability).
6. Level death benefit.
7. Level premium (premiums increase every 10 years).
8. Separate rates for male and female.
9. Preferred and standard non-tobacco and tobacco rates.
10. Preferred non-tobacco rates available only on policies over \$100,000 face amount.
11. Annual certificate fee of \$25 when issued as a policy, but waived when issued as rider.
12. Waiver of premiums and accidental death benefit available at a small additional premium.

## Premium Change Provision

Under the premium change provision, the current premium is the guaranteed maximum premium for the first certificate year. The premium change provision provides that in the event of adverse experience, the Society can increase the rate to be charged up to the guaranteed maximum premium shown under the GTD Column. The expectation is that it will never be used.

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