



FAMILY GUARDIAN
INSURANCE COMPANY

Simplified Term Plan



Term Insurance is the most straightforward form of protection.

With Term Insurance, one generally pays premiums on a monthly basis and you are protected for that term.

Typical uses of term insurance are to help provide for a family's loss of income, cover short-term debts and needs, provide additional insurance protection during the child-raising years, provide longer term protection to help pay off a mortgage or to help pay for a college education.

Major benefits:

- Provides life insurance protection to age 75
- Guaranteed level premium for term period
- Simplified issue after completion of a short application form
- No medicals or blood tests necessary
- Issue ages: 18-65
- Face amounts: \$25,000 - \$100,000
- Face amount payable at death
- Premiums must be paid via monthly salary deductions
- Plan is available on a worksite basis where salary deductions are available



Additional benefits:

- Flexible Premium Deferred Annuity can be added as a rider to the term plan.
- A deferred annuity is an insurance product that allows an individual to accumulate income over a period of years, with the objective of receiving a guaranteed monthly payout for a specified time frame or a lump sum at the end of the accumulation period.
- When it comes to saving for those all important milestones like college education, retirement or other key financial goals, FG knows the importance of planning ahead and securing your financial future.
- FG's deferred annuity rider provides an interest rate of ___%.
- Your deferred annuities are backed by a company that has demonstrated more than 50 years of financial strength and stability, superior customer service and sound portfolio management.



FAMILY GUARDIAN INSURANCE COMPANY

A subsidiary of FamGuard Corporation Limited



TRISTAR

INSURANCE AGENTS & BROKERS LTD.

Name:	
Phone Number:	
Email Address:	
District Office:	

This plan of insurance has been specially prepared for:

Name:			
Monthly Premium:			
Prepared By:		Date:	

This is not a contract, nor an offer, but it is a general description of benefits available under a policy providing the protection outlined. The exact provisions, terms and conditions of the contract are set forth in detail in any such policy as may be issued.

Please contact your agent or visit our website for additional information on the FG PlanRight Policy and other products offered by Family Guardian.

www.familyguardian.com