### **Fraternal Benefits**

Catholic Financial Life members, who own a financial product, are eligible to apply for additional value-added benefits. These membership benefits differentiate Catholic Financial Life from commercial and mutual life insurance companies. These benefits include:

- Catholic Elementary and High School Scholarships
- College Scholarships
- Estate Planning Benefit
- Prenatal, Newborn, and Orphans' Benefits
- Childhood Cancer Benefit
- Sacramental Benefits
- Catholic Summer Camp Benefit
- Prescription Savings and Medic Alert

For more information on Catholic Financial Life's financial products or membership benefits, contact your advisor, call our home office at (800) 927-2547 or visit our Web site at www.catholicfinanciallife.org.

# **About Catholic Financial Life**

Catholics have trusted Catholic Financial Life to safeguard their financial security for more than 140 years. With \$4.9 billion of insurance in force, and assets of \$1.2 billion, Catholic Financial Life is the second largest Catholic not-for-profit financial services organization in the United States. Being member-owned, we put your interests first. You'll see it in the personal conversations we'll have as we help you protect your dreams. You'll feel it, knowing you're an important part of our family. You'll be proud to be a part of an organization that puts Catholic values into action by enriching your life, while serving God by serving others.

<sup>1</sup>These benefits are noncontractual and may be discontinued or modified by Catholic Financial Life at any time.



1100 West Wells Street Milwaukee, WI 53233 (800) 927-2547 | (414) 273-6266







## **Affordable Peace of Mind**

For some, it's the birth of a precious son or daughter. For others, it's holding the shiny keys to their first new home.

Undoubtedly, many of life's milestones come with a sense of responsibility and a desire to increase your financial protection.

For the times when you need life insurance the most — and money is limited — Catholic Financial Life Term Life Insurance can provide you with the comfort and security of financial protection at an affordable cost.

Simply put, term life insurance is coverage that protects you and your loved ones for a specific period of time. It's a low-cost way to fulfill your life insurance needs, especially when money is a concern.

#### The Benefits of Term Insurance

Among the advantages of Catholic Financial Life's Term Life Insurance plans are:

#### **Guaranteed Level Rates**

Members receive the security of having guaranteed level rates for the length of the insurance term, either 10-, 20-, or 30-years—easing the uncertainty of fluctuations.

### **Guaranteed Conversion Credits**

Members receive a percentage of one year's premium credited to a new permanent plan (whole or universal life) if they convert their certificate in the first 10 years—regardless of their health.



#### **Available Riders:**

- Waiver of Premium: During a period of total and permanent disability prior to age 60, Catholic Financial Life waives your premium payments.
- Children's Term Rider: Provides up to \$15,000 of term coverage per child. It also guarantees the future insurability of your children by allowing them to convert to their own permanent plan regardless of health.
- Additional Insured Term 20 Rider (Only available on Term 20): Offers a low cost alternative to purchasing a separate term life certificate for another individual such as a spouse. The rider's coverage may also be converted into a permanent plan.
- The Living Benefit: Allows members to use a portion of their life insurance death benefit in certain situations. A terminally ill person with less than 12 months to live can access the death benefit before death. Also, the insurance proceeds can be used to offset the cost for a life-saving organ transplant or for care if a certificateholder is permanently confined to a nursing home.

#### Issue Ages:

Term 10: 16-70 yearsTerm 20: 16-65 yearsTerm 30: 16-50 years

