

10, 20, AND 30-YEAR RENEWABLE TERM



Choice Term Insurance

**SIMPLE, PRACTICAL, AND
AFFORDABLE PROTECTION**



**NATIONAL
MUTUAL
BENEFIT**

A Fraternal Life Insurance Society

Choice Term Insurance

Protecting your family is one of the most important responsibilities you have. Does finding a way to protect them on a budget seem like an overwhelming task?

Term insurance may be the answer since it can be purchased in large amounts for a relatively low premium. This makes it an ideal solution for those on a tight budget, especially young families who often have the greatest need for protection. It is also an excellent way to provide short-term coverage when you are paying off a substantial debt like a mortgage or student loan.

Rest easy knowing your family is protected by purchasing a Choice Term Insurance policy today!



Term Life Insurance

Term life insurance is often referred to as the simplest form of life insurance. It provides affordable coverage for a specified period of time.

NMB offers terms of either 10, 20, or 30 years. The premiums for your policy will be level throughout your entire 10, 20, or 30-year initial term. You are guaranteed the option to extend your coverage past the initial term, regardless of any changes in your health, however, your premiums will no longer be level.

This product is available for ages 21-65 (10-Year), 21-60 (20-Year), and 21-50 (30-Year) with a minimum policy amount of \$60,000.





CONTINUING COVERAGE OPTIONS

NMB offers two options to extend your coverage past the initial term period:

POLICY CONVERSION

This option allows you to switch to a permanent life insurance plan before the initial term has expired. There is no evidence of insurability required, which may make this a good choice if your health conditions have changed since originally purchasing your policy. Conversion can take place before the initial term expires or before you turn age 70, whichever comes first.

CONVERSION CREDIT

If you convert after the policy's first anniversary, but before its sixth, a premium credit equal to the current annual premium is applied to the new policy.

POLICY RENEWAL

If this option is chosen, premiums will be adjusted each year on the policy anniversary to reflect your age, but not any changes in your health. Your policy is eligible for renewal until age 95.

LEVEL PREMIUMS

Premiums will be level for the entire initial term of your policy, protecting you from increases for any reason.

FLEXIBILITY WITH RIDERS

You can add flexibility to your NMB term policy by customizing it with riders. These riders offer additional opportunities for protection and allow you to modify coverage based on your individual needs.

For instance, if you choose to add the Other Insured Rider and the Children's Term Rider, you can provide coverage for your entire family under one policy.

RIDER OPTIONS

- Living Benefit (Accelerated Death Benefit)
- Accidental Death Benefit
- Children's Term Insurance
- Decreasing Term Rider
- Other Insured Rider
- Waiver of Premium Rider

National Mutual Benefit

People Helping People in Time of Need

Established in 1902, National Mutual Benefit is a fraternal life insurance society that has a proud history of helping others. NMB provides individuals, families, and businesses with financial security through competitive life and disability income insurance programs and annuities. As a fraternal organization, we also provide our members with extra protection and security through our fraternal benefits at no additional cost. When you become a member of NMB, you have access to many opportunities and programs that can improve the quality of your life and the lives of those around you.

Our members share a common bond and desire to strengthen families, improve communities, and assist others. Through local fraternal chapters, members work to make these goals a reality in a variety of different ways. A few examples include:

- Benefit fundraisers for individuals and families
- American flag donations to local non-profits
- Park and highway cleanups
- Blood and food drives
- Assisting seniors



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www.nmblife.org

This brochure is an outline of benefits only and not a contract. Refer to the policy Form 2410 for exact terms and conditions. Questions on specific matters relating to your financial situation are best answered by your own accountant or attorney.