



Whole Life Insurance

A long-term plan for savings or life insurance

Whole Life insurance is a form of permanent life insurance that provides guaranteed premiums, death benefits, and cash values. You're guaranteed protection to age 100 and can choose from three payment options: Life Pay, To Age 65, and 20 Pay.

This type of insurance is a good foundation upon which to build your financial strategy. Not only will it provide for your family in the event of your death, it has the flexibility to help you meet a variety of financial needs and goals throughout your life.

Whole Life insurance offers the option to add the benefit of dividends, which can either assist with paying premiums, stay on deposit for future withdrawals, or even purchase extra life coverage.

Why choose Whole Life insurance

- Guaranteed level premium
- Guaranteed cash value
- Will stay in effect for your entire life
- Payments can be front-loaded so there are none after retirement

When to choose Whole Life insurance

- For long-term insurance needs, such as estate protection or if your family is dependent on your income
- To build a fund to pay for major expenses, such as college or a down payment

Payment options

The younger you are when you start a Whole Life plan, the more cash value you can build. Here's an example of the coverage and cash value you can obtain under a 20 Pay payment option starting at 25 years of age.

Example 1

Client: Male, 25 years old
Policy Amount: \$250,000
Premium Pay Period: 20 years
Monthly Premium: \$300
Cash Value at 65: \$137,588

Example 2

Client: Female, 25 years old
Policy Amount: \$250,000
Premium Pay Period: 20 years
Monthly Premium: \$270
Cash Value at 65: \$125,285

Have questions or need more information? Talk to a BF&M Life Insurance agent today. 295-5566

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