

# Term Life Insurance

## The Need For Term Life Insurance

If you passed away, how would your loved ones manage financially? Would they have money to pay for final expenses? Could they meet continuous living expenses such as the rent or mortgage, food, clothing, childcare, healthcare, etc? Could they obtain their long-range financial goals such as retirement or their children's education?

Term Life Insurance provides a death benefit for employees to help establish basic financial protection for their families.

## Level Term Life Insurance (Policy Form LPRT2002 Level Term Life Insurance to Age 95<sup>1</sup>)

### Plan Benefits and Features

- Pays in addition to other insurance
- Individual policy
- Convenient payroll deduction
- Guaranteed Renewable Term to Age 95
- Initial Premiums guaranteed for 10 years
- Benefit does not decrease with age
- Advance Certificate of \$5,000 available (not available in IL).  
Entitles the beneficiary to receive the total advance sum of \$5,000 on the proceeds of the policy at the death of the primary insured.
- Issue Ages 17 – 65 (In WA, 17 – 60)
- Guaranteed Issue available up to \$100,000 if specific requirements are met
- Smoker, Non Smoker and Unisex rates
- Policy can be continued if an employee changes jobs

### Optional Riders

- Family Insurance
- Children's Insurance
- Accidental Death
- Waiver of Premium

<sup>1</sup> Or appropriate state edition; may not be available in all states  
The coverage(s) described herein contain certain exclusions and limitations as well as terms under which such coverage can be continued or discontinued. For costs and complete details of the plans and services advertised, including availability, please contact your insurance representative.

Underwritten by Professional Insurance Company (In California, PIC Life Insurance Company) Wellesley Hills, MA  
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**SunLife Voluntary Ten Year Level Benefit Term Life Insurance (LPRT2002)**  
 waiver of premium included in ages 17-55; waiver of premium renewable until age 60

Age	Non-Smoker \$25,000		Smoker		Non-Smoker \$50,000		Smoker	
	12 Months	9 Months	12 Months	9 Months	12 Months	9 Months	12 Months	9 Months
17	8.35	11.13	10.43	13.91	13.42	17.89	16.93	22.57
18	8.35	11.13	10.43	13.91	13.42	17.89	16.93	22.57
19	8.35	11.13	10.43	13.91	13.42	17.89	16.93	22.57
20	8.35	11.13	10.43	13.91	13.42	17.89	16.93	22.57
21	8.35	11.13	10.43	13.91	13.42	17.89	16.93	22.57
22	8.35	11.13	10.43	13.91	13.42	17.89	16.93	22.57
23	8.35	11.13	10.43	13.91	13.42	17.89	16.93	22.57
24	8.35	11.13	10.43	13.91	13.42	17.89	16.93	22.57
25	8.35	11.13	10.43	13.91	13.42	17.89	16.93	22.57
26	8.35	11.13	10.43	13.91	13.42	17.89	16.93	22.57
27	8.35	11.13	10.43	13.91	13.42	17.89	16.93	22.57
28	8.40	11.20	10.48	13.97	13.46	17.95	16.97	22.63
29	8.40	11.20	10.48	13.97	13.51	18.01	17.01	22.68
30	8.44	11.25	10.52	14.03	13.55	18.07	17.06	22.75
31	8.61	11.48	10.82	14.43	13.85	18.47	17.58	23.44
32	8.79	11.72	11.26	15.01	14.24	18.99	18.27	24.36
33	9.05	12.07	11.86	15.81	14.72	19.63	19.09	25.45
34	9.39	12.52	12.60	16.80	15.32	20.43	20.17	26.89
35	9.87	13.16	13.51	18.01	16.02	21.36	21.34	28.45
36	10.43	13.91	14.59	19.45	16.80	22.40	22.90	30.53
37	11.08	14.77	15.80	21.07	17.71	23.61	24.50	32.67
38	11.86	15.81	17.19	22.92	18.70	24.93	26.41	35.21
39	12.73	16.97	18.74	24.99	19.87	26.49	28.53	38.04
40	13.72	18.29	20.56	27.41	21.17	28.23	31.17	41.56
41	14.85	19.80	22.86	30.48	22.73	30.31	34.24	45.65
42	16.19	21.59	25.45	33.93	24.55	32.73	37.79	50.39
43	17.71	23.61	28.10	37.47	26.62	35.49	41.73	55.64
44	19.39	25.85	30.87	41.16	29.00	38.67	46.28	61.71
45	21.26	28.35	33.72	44.96	31.69	42.25	51.04	68.05
46	23.64	31.52	36.71	48.95	34.63	46.17	56.36	75.15
47	26.19	34.92	39.78	53.04	38.01	50.68	62.51	83.35
48	28.87	38.49	42.99	57.32	41.82	55.76	68.87	91.83
49	31.69	42.25	46.28	61.71	46.19	61.59	75.45	100.60
50	34.68	46.24	50.00	66.67	51.13	68.17	82.90	110.53
51	37.92	50.56	54.85	73.13	56.88	75.84	92.55	123.40
52	41.30	55.07	60.17	80.23	63.16	84.21	103.07	137.43
53	44.85	59.80	65.84	87.79	69.91	93.21	114.29	152.39
54	48.44	64.59	71.77	95.69	77.10	102.80	126.15	168.20
55	52.25	69.67	77.97	103.96	84.68	112.91	138.48	184.64
56	41.30	55.07	62.42	83.23	62.68	83.57	107.36	143.15
57	44.07	58.76	66.75	89.00	68.10	90.80	116.02	154.69
58	47.06	62.75	71.34	95.12	73.90	98.53	125.15	166.87
59	50.30	67.07	76.15	101.53	80.17	106.89	134.76	179.68
60	53.85	71.80	81.21	108.28	86.88	115.84	144.94	193.25
61	58.23	77.64	87.27	116.36	95.24	126.99	157.06	209.41
62	62.99	83.99	93.98	125.31	104.76	139.68	170.45	227.27
63	68.35	91.13	101.39	135.19	115.54	154.05	185.28	247.04
64	74.46	99.28	109.61	146.15	127.75	170.33	201.73	268.97
65	81.30	108.40	118.66	158.21	141.39	188.52	219.87	293.16