

*Choose the timetable that fits your needs –  
with full coverage at affordable rates*

THE LEVEL

TERM

SERIES



*Get affordable life insurance coverage for 10, 15, 20, or 30 years,  
with competitive premiums, opportunities to renew,  
and optional riders offering extra protection.*



# Discover THE LEVEL TERM SERIES

## PROTECT YOUR LOVED ONES – AND YOUR BUDGET

*The Level Term Series* offers coverage for a specified term: 10, 15, 20, or 30 years.

With full coverage at affordable rates, you gain confidence that your loved ones will be protected. In the event of your death, they receive the full value of your policy, generally federal income tax free.

Premiums for *The Level Term Series* are generally less expensive than for whole life and universal life policies. In addition, premiums are guaranteed to remain level for a specific number of years, depending on the term plan you select.

This type of coverage is ideal for individuals and families who are looking for full coverage on a budget. *The Level Term Series* offers maximum insurance protection for your premium dollar. It is particularly effective should you need coverage for a mortgage, your children's education, or your business.

## SELECT COVERAGE, WITH OPTIONS TO RENEW OR CONVERT

Your *Level Term Series* plan is renewable to age 95. You can also convert your term plan to a whole life plan, gaining the opportunity to build cash value.

## ADD PROTECTION WITH OPTIONAL RIDERS

*The Level Term Series* offers three riders to expand your coverage:

- The **Accidental Death Benefit** supplements your coverage with an additional payout if the insured's death results from an accident.
- The **Children's Term Rider** provides term life coverage for your children through age 23.
- The **Waiver of Premium** ensures that, in the event of total disability (before age 60 and after a waiting period of six months), you can continue base coverage without having to pay a premium.





## MAKE YOUR CHOICE TODAY

See how *The Level Term Series* can help you protect your loved ones, effectively and affordably. Talk with your Federal Life representative today.

## THE LEVEL TERM SERIES MAY BE RIGHT FOR YOU IF...

- You seek to provide your loved ones with financial protection.
- You seek coverage for a specified period of time.
- You want a high ratio of insurance coverage to premium dollars.

### FEDERAL LIFE INSURANCE COMPANY

Federal Life is an independently operated provider of quality life insurance and annuity products, incorporated in 1899. We are headquartered in Riverwoods, Illinois, a suburb approximately thirty miles northwest of Chicago. For additional information on our long-term financial stability, see our Financial Overview brochure or visit us on the web at [federallife.com](http://federallife.com).

## IMPORTANT INFORMATION

Ask your Federal Life representative about these details of *The Level Term Series*.

### ISSUE REQUIREMENTS

Term choices are based on your age at application.

TERM	OFFERED FOR AGES...
10 years	20 to 70
15 years	20 to 65
20 years	20 to 60
30 years	20 to 55

### MINIMUM COVERAGE

Minimum amount of insurance is \$50,000 (subject to a minimum annual premium of \$100 and a minimum monthly premium of \$10).

The Level Term Series offers individual term life insurance policies underwritten by Federal Life Insurance Company. This brochure is not a contract. Refer to the policy for complete terms and conditions. Federal tax penalties may be imposed on certain transactions. Review your personal tax situation and your use of The Level Term Series with your attorney or tax advisor.

*Live your dreams. Leave a legacy.*



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