



# Term Life Insurance

Level Premium Life Insurance provides the most protection for your premium dollar. Your premium is guaranteed not to increase during the level premium period of the policy.

## Why Buy Level Premium Term Life Insurance?

### We Offer:

- **10-Year Term Life<sup>1</sup>:**  
Issue Age 18 – 75
  - **20-Year Term Life<sup>1</sup>:**  
Issue Age 18 – 65
  - **30-Year Term Life<sup>1</sup>:**  
Issue Age 18 – 50
- Most life insurance for your premium dollar
  - Affordable protection with a guaranteed death benefit
  - Cover the mortgage payments and secure your home for your heirs
  - Provide for a child's educational needs
  - Provide for your survivor

### Face Amount:

- \$50,000 - \$4,000,000

### Additional Features:

- Convert to permanent cash value life insurance without evidence of insurability within the first 10 years
- After the end of the level term period, the certificate may be renewed in one year increments to age 95
- Death benefit paid to beneficiaries is income tax free<sup>2</sup>
- Membership and fraternal benefits

### Available Riders:

- Waiver of Premium
- Accidental Death

Products/features may not be available in all states.  
 1) 13TRM Plan Series.  
 2) Consult your tax advisor regarding your individual situation.

Term Life Insurance is not available in the state of WA.

Protect the ones you love and what you own.

Speak to an NCSF Agent Today!  
 Call 847-342-4500 ext. 236 OR email: [Sales@ncsf.com](mailto:Sales@ncsf.com)

Our Insurance Experience means we have the Knowledge to help you make the right choices.



## About National Catholic Society of Foresters

MAIN STREET vs. WALL STREET: As a not-for-profit organization, money that would normally be paid to shareholders in a for-profit company is instead given back to the NCSF members and their communities in the form of programs and benefits made possible by insurance sales.

### NCSF Mission Statement

NCSF is a community-based insurance organization that offers products and member benefits that assist individuals and their families in achieving financial security, while helping to build stronger communities by supporting service projects that reflect common shared values.

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