

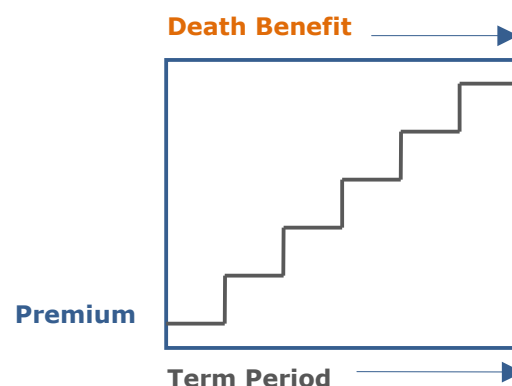
Types of Term Insurance

Presented by: MRW Financial, Inc.

Prepared for:

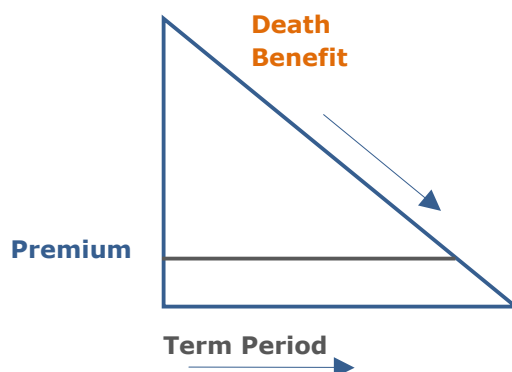
Renewable Term Insurance Features

- level death benefit
- increasing premiums, if renewed
- no cash values
- may have policy dividends
- renewable, may be subject to medical qualifications
- best suited for level temporary needs



Decreasing Term Insurance Features

- decreasing death benefit
- level premium
- no cash values
- may have policy dividends
- best suited for decreasing needs that ultimately disappear



Term Insurance Advantages	Term Insurance Disadvantages
<ul style="list-style-type: none">■ Low initial premium.■ Well suited to shorter-term, temporary needs.■ Most plans can be renewed, if you are medically qualified.	<ul style="list-style-type: none">■ Premiums in future years may become prohibitively expensive.■ Insurance protection may cease before death.■ Does not build any cash values.