

GCU Adult Term Insurance

**The most economical temporary life insurance protection is term insurance.
GCU offers four Term Insurance policies for adults.**

Ten-Year Level Premium Term

For persons ages 19 to 65, the **Ten-Year Level Premium Term** policy may be the perfect answer to life insurance planning. Issued at a minimum of \$10,000 and in increments of \$5,000, the policy is payable monthly, semi-annually or annually in advance only (minimum monthly payment is \$10). Premiums on the policy increase every 10 years. Policy is renewable to age 75 and convertible to age 70. At age 75 must be converted to a permanent plan or annual renewable term policy.

Annual Renewable Term

For larger amounts of insurance protection, GCU offers an **Annual Renewable Term** policy. It's issued to persons age 15 and up, in amounts of \$50,000 and above. (Rates per thousand are discounted as higher levels of insurance are purchased.) Premiums increase every year and may be paid monthly, semi-annually or annually in advance (minimum monthly payment is \$10). Renewable for life convertible to age 70.

Important facts to consider about both policies are:

Each can be used very effectively as mortgage insurance.

Although these policies accrue no cash or loan values, they suit the needs of many young and middle-aged persons whose life insurance budget is limited. They provide maximum insurance protection at affordable rates.

20 Year Level Term and 30 Year Level Term

The perfect products for anyone looking for Life Insurance coverage of \$100,000 or more. Sound like too much coverage for you? Consider how much it would cost to protect your home mortgage, annual income and other high end investments if you died tomorrow. This term insurance features multiple levels of premiums—designed to personalize your coverage and give you the best rates available for your individual needs. Issue age 18 to 80 for 20 Year Level Term and age 18 to 70 for 30 Year Level Term. Death benefit amounts beginning at \$100,000 under age 51, \$50,000 age 51 to 65 and \$25,000 age 66 to 70. To learn more, please check additional information on back of this page.

5400 Tuscarawas Road

Beaver, PA 15009



Contact Us

1-800-
722-4428

www.
gcuusa.com

20 Year Level Term

Issued ages 18-80. Premium level for 20 years. Convertible for 20 years or to age 70, whichever comes first. Minimum death benefits are \$100,000 for those ages 18-50; \$50,000 for those ages 51 to 65 and \$25,000 for those ages 66-80.

There are 5 classes to allowing for more personalized underwriting. Preferred Plus, Preferred, Standard Non-Tobacco, Preferred Tobacco User and Standard Tobacco User.

30 Year Level Term

Issued ages 18-70. Premium level for 30 years. Convertible for 30 years or to age 70, whichever comes first. This product also features minimum death benefits of \$100,000 for those ages 18-50; \$50,000 for those ages 51 to 65 and \$25,000 for those ages 66-80.

The same 5 underwriting classes also apply to this product. Preferred Plus, Preferred, Standard Non-Tobacco, Preferred Tobacco User and Standard Tobacco User.

One note of caution about term insurance: While economical at younger ages or for relatively short periods of time, term insurance rates increase substantially at age 60 and above. For this reason individuals should purchase term insurance only for protection for a limited duration. If the insurance is intended to cover needs that extend to ages 70, 80 or above, traditional cash value, whole life policies may better serve your needs.

Both policies are issued with these supplemental benefits:

- ✦ Accidental Death Benefit
- ✦ Waiver of Premium Benefit Rider

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