

GCU Adult Term Insurance

**The most economical temporary life insurance protection is term insurance.
GCU offers two Renewable and Convertible Term Insurance policies for adults.**

Ten-Year Level Premium Term

For persons age 19 and above, 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.

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).

Important facts to consider about both policies are:

1. Each can be converted at any time to age 65 to a permanent policy of equal or less face value without evidence of insurability.
2. 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.

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

5400 Tuscarawas Road

GCU...for Life

Contact Us

Beaver, PA 15009

1-800-
722-4428

www.
gcuusa.com

GCU Term to Age 30

Term insurance offers a death benefit only and the **Term to Age 30** policy will provide maximum protection to young members at the following rates:

\$50,000 insurance

\$50 per year

\$25,000 insurance

\$25 per year

\$10,000 insurance

\$12 per year

Payments must be made semi-annually or annually, and the policy is issued from age 0 to age 21. As with other term policies, there are no cash values or loan provisions.

The policy may be converted to an equal or lesser amount of permanent insurance at any time until age 30 without evidence of insurability. It further provides an actuarial credit of \$1/\$1,000 Benefit for each year of membership when converted to a permanent policy.

If the policy is not converted to permanent insurance at age 30, the protection expires.

Term to Age 30 gives every family the opportunity to provide GCU membership and life insurance protection to their children. It opens the door to a lifetime in fraternalism.

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