



## Simple and affordable coverage\*.

Our BetterTerm insurance solution is easy to understand and allows you to find coverage that fits your budget. Customize your life insurance to provide the protection you need when you need it most.

*\*Compared to permanent life insurance. Term life insurance does not provide lifetime coverage or build cash value.*

### Our BetterTerm Life Insurance solution provides:



#### Affordable Rates

BetterTerm Life Insurance is our most affordable life insurance option available. It is ideal for individuals and families who are on a budget and need protection for themselves and the people they love most.



#### Guaranteed Premiums

You'll pay level premiums throughout the entire initial term, which can be 10, 20, or 30 years. We recommend you apply for life insurance as soon as possible, since rates increase as you get older.



#### Conversion Option

Our conversion option guarantees that you will always be able to have life insurance, as long as you pay your premiums and convert to whole or universal life insurance.\*\*



#### Income Tax-Free<sup>‡</sup> Death Benefit

When the time comes, your beneficiaries will receive an income tax-free death benefit. This important benefit helps ensure the people you love will be able to live comfortably in your absence.

*\*\*Guarantees are backed by the financial strength and claims-paying ability of BetterLife.*

*‡According to tax laws IRC Sections 101 & 7702.*

### Join the BetterLife Family

We're a member-owned life insurance company that offers reliable protection, friendly and knowledgeable guidance, exclusive member benefits at no added cost, and a lifetime of opportunities to give back in your community. When you become a BetterLife member, you're joining a community that can *help you live a better life.*

**Visit [betterlifeins.com](https://betterlifeins.com) to learn more.**



## Protect what matters most.

BetterTerm Life Insurance can be less expensive than the cost of your monthly phone bill or coffee budget. We believe that spending a relatively small amount of money is absolutely worth protecting the people you love most.

### BetterTerm Life Insurance

- Choose from 10, 20, or 30 year terms
- Premiums are guaranteed to never increase during the initial policy term
- Choose from several different payment options, including monthly, quarterly and semi-annual
- Payments can be automatically deducted from your bank account for simplicity and ease
- Your life insurance coverage stays with you for the entire policy term, even if you move or change jobs
- Our conversion option guarantees that you will always be able to have life insurance, as long as you pay your premiums and convert to whole or universal life insurance
- Policies available from \$100,000 and above
- Can be converted to a whole or universal life insurance policy after the end of the first year (you can convert your policy until the end of the initial term or age 70, whichever is earlier).\*\*\*

\*\*\*This provides a general overview of BetterTerm products. Please read the entire policy for details.

### + Children's Term Insurance

Add this rider to purchase \$5,000 to \$10,000 of life insurance for your children (ages 18 or under). When the child reaches age 25, he or she can purchase life insurance for up to five times the face amount.

Additional rider options are available to suit your individual needs. Ask for pricing details.

## READY TO GET STARTED? Contact us today!

 800-779-1936

 [info@betterlifeins.com](mailto:info@betterlifeins.com)

 [betterlifeins.com](http://betterlifeins.com)

Visit our website to learn about all of our products:

[betterlifeins.com](http://betterlifeins.com)    [@betterlifeinsco](https://www.facebook.com/betterlifeinsco)

BetterLife is headquartered in Madison, WI. BetterLife is licensed to do business in 18 states (AZ, CO, IL, IA, IN, KS, LA, MI, MN, NE, ND, OH, OK, SD, TX, WA, WI, and WY) and is currently conducting business as BetterLife Insurance Company in Oregon.

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### Member Benefits

When you join BetterLife, you automatically receive our exclusive member benefits at no extra cost.

### Community Groups

Team up with local members for countless opportunities to volunteer, fundraise, and support causes and organizations close to your heart.

### Disaster Relief Benefit

Receive up to \$1,500 to assist with out-of-pocket expenses due to disaster.

### Family Benefit

Receive up to \$1,000 for costs associated with family care and emergencies.

### Health Benefit

Receive up to \$1,500 to help cover out-of-pocket health expenses.

### Members in Action

Do something good in your community and we'll help pay for supplies and more.

### National Scholarship Program

Members seeking higher education are invited to apply for one of our \$1,000 scholarships.

### Newborn Insurance Benefit

Option to insure your newborn infant.

### Orphan Income Benefit

Youth members and children of members receive a monthly allowance up to \$250 along with funds to assist with college costs.

*\*BetterLife's member benefits are not guaranteed and can change at any time.*

**BetterLife**  
A different kind of life insurance company