TERM VS. PERMANENT

What happens when the *term runs out?*

Term life is simple and affordable — but it's built to end. The real question is what your family is left with when it does, and whether **'buy term and invest the difference'** really keeps the difference.

Term is built to expire

Most term policies end right as coverage starts to matter most — and buying it again later can cost many times more.

The 'difference' rarely gets invested

The strategy only works if the savings are invested faithfully for decades. Life — and the market — usually has other plans.

Permanent does more than pay out

It builds cash value you can use, and can include living benefits for care — protection that doesn't expire.

Term	Permanent	Both
low cost, but temporary protection	lasts for life and builds value	often the right answer, together

So here's the question worth asking...

Is your coverage built to last as long as *your family might need it?*

Let's look at what you have now — and build the right solution for what comes next.

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