

PRODUCTS WE OFFER:

- ❖ **TERM LIFE INSURANCE**
 - Term life insurance, also known as pure life insurance, is a type of life insurance that guarantees payment of a stated death benefit if the covered person dies during a specified term. Once the term expires, the policyholder can either renew it for another term, convert the policy to permanent coverage, or allow the policy to terminate.

- ❖ **PERMANENT PARTICIPATING CASH VALUE WHOLE LIFE**
 - is a type of permanent life insurance that provides a death benefit, cash value growth, and the opportunity to earn dividends. A PWLI contract is designed to remain in force for the insured's whole life and typically requires premiums to be paid every year.

- ❖ **FIXED INDEXED ANNUITY**
 - No losses, Possible Guaranteed growth, Inflation protection, Tax deferral, Lifetime payout - money you cannot outlive

- ❖ **LAST EXPENSE**
 - Final expense insurance is a small whole life insurance policy that's meant to cover your funeral and burial costs, as well as other end-of-life expenses like medical and legal bills. Also known as burial insurance, these policies are typically open to people 50 and older and capped at low coverage amounts.