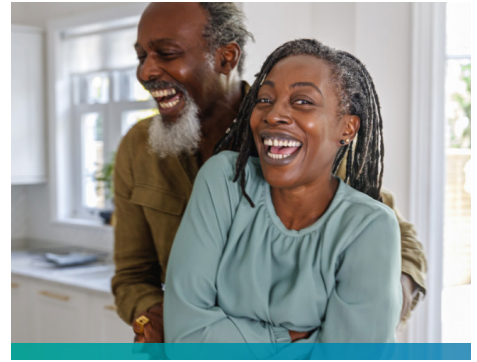


Term vs. Whole Life Insurance: Understanding Your Options

Term and whole life insurance serve different types of needs during different stages of life. Deciding which type of life insurance to purchase is an important decision that deserves careful consideration.



Here is a high-level overview of the differences between term and whole life insurance: from Physicians Life Insurance Company® a member of the Physicians Mutual family

Term life insurance

Best if:

You have bigger financial obligations that will go away eventually



Temporary coverage (10, 15, 20 or 30 years)



Lower premium that increases with renewals



No cash value



Few health questions

Whole life insurance

Best if:

You want lifetime protection for your beneficiaries



Permanent coverage as long as you pay your premiums



Higher premium that does not increase once locked in



Builds cash value



Guaranteed acceptance

**Questions about life insurance?
Let us help!**

Call **1-800-215-1212**

www.physiciansmutual.com/web/life/term-vs-whole

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Insurance for all of us.®