

Who needs coverage?

Everyone who has someone who depends on them needs to have life insurance in place...it is the tax-free way to secure your family's or business' future. There are many factors to consider when you and your family are deciding on insurance needs – marriage, children, grandchildren, debt, employment changes, aging parents, business structure, retirement – all life events trigger different needs for insurance.

Why do you need coverage?

- Replace income for your family's living expenses
- Payoff any debt or other obligations
- Cover final expenses (funeral, medical, long-term care, etc.)
- College funding for your children, grandchildren and others
- Estate transfer and tax obligations

How much do you need?

To determine how much you need, you must ask yourself:

1. How much money will my family and/or business need to meet all expenses and obligations after my death?
2. How much money will my family need to maintain its standard of living or keep the business going after my death?

There are many calculators and tools available to help you determine your needs. Visit our website for access to those tools.

For What Matters Most



CALL US AT **1-800-444-FARM**
FOR A LOCAL OFFICE OR VISIT OUR
WEB SITE AT **E-FARMCREDIT.COM**.

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Big loans, big responsibilities, big worries. How can you make sure that your family keeps what you've worked so hard to get?

FCS of Mid-America offers many options to meet your life insurance needs from the most competitive and financially sound insurance companies in the market.

Fast, simple and immediate coverage available with our loan coverage option...

FCS can provide coverage for loans in amounts up to \$300,000 to pay off the loan in the event of the insured's death. The group life plans offer coverage for up to 25 years, depending on the term of the loan they are insuring.

In many cases, depending on your age and amount requested, **you can get immediate coverage with no health questions asked!** Other benefits of our group products include:

- Protection to cover the entire loan or a portion of it
- Cost reduces annually as coverage reduces with your loan balance
- Convenient, quick and easy application process
- Co-signers can get life coverage at 50 percent of the cost of the primary insured
- Premiums are based on age at issue – rates won't go up
- Disability coverage is available on policies to cover your mortgages with FCS



Customized policies to meet all your obligations with term life insurance...

Term life insurance typically offers the highest benefit at the lowest cost to you, and all death benefits are tax free to the beneficiaries. Term products are individually underwritten, and can be in amounts of \$75,000 up to \$10 million or more depending on your needs.

FCS provides terms of five to 30 years, and the coverage and premium cost will remain level for the term selected. All FCS term products are from A-rated, financially sound companies such as Minnesota Life, Prudential, Banner Life, and more.

Several include additional benefits such as:

- **Return of Premium** – This rider provides the insured with 100 percent of the premium paid back at the end of the policy if the insured survives the term selected. This is a great investment tool for the younger generation. It does have a higher premium cost than the traditional term product.
- **Child Rider** – For minimal additional cost, this rider provides coverage to ALL children under the age 17, and can be bought in \$1000 units.
- **Convertibility options** – This valuable feature allows you to convert your term policy to a permanent policy without having to prove insurability, which is a great option in the event of a life change such as failing health or need for coverage beyond the original terms.