



# Get Quick, Affordable Protection Without the Hassle

## Guaranteed level term insurance provides affordable life insurance protection.

- ✓ Coverage options from \$100,000 to \$1M
- ✓ Term options: 10, 15, 20 or 30 years<sup>3</sup>
- ✓ Credit Card and Bank Draft Accepted
- ✓ Return of Premium Option Available

# 48%

of U.S. households would be financially impacted by the loss of a primary wage earner within 6 months!<sup>1</sup>

*Do you have enough coverage to ensure your family is taken care of?*

## Key Benefits



Get an instant Underwriting decision. No medical exam, no waiting.



A tax-free death benefit paid quickly and processed within days of all requirements being received by the carrier.<sup>2</sup>



A fast and easy online application that you can complete from your phone



Ability to convert all or part of your term policy to a new whole life or Universal life with additional underwriting.



Choice of coverage options and convenient payment options

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## Options To Meet Your Needs

One with Return of Premium and the other without. Both provide guaranteed level protection with the ease and convenience of our 100% digital experience.

Questions? Contact your advisor.





## Why do you need Life Insurance?

Simple—it's an easy, proven way to provide the long-term protection your family needs. Plus, it's an important element of any financial plan—and most policies cost less than you think.

## Why Should I get Insurance through Plum Life?

We worked hard to design the ideal life insurance experience—so you can get the coverage you need easily, quickly, and affordably. Your advisor has done the research—and out of the many options available, has recommended Plum Life based on cost, quality, and ease of purchase.

### Included with your policy at no additional charge

#### Accelerated Death Benefit Rider

Pays up to \$250,000 of additional coverage if your death is a direct result of an accident.

#### Charitable Giving Rider

Benefit your charity of choice with a monetary gift if you die.

### Options to add to your policy

#### Children's Level Term Rider

Include either \$5,000 or \$10,000 coverage per child (aged 30 days to 17 years).

#### Accidental Death Benefit Rider

Pays up to \$250,000 of additional coverage if your death is a direct result of an accident.

## A few easy steps today helps to ensure your loved ones' financial future tomorrow.

- 1 Discuss your needs with your advisor, who sends your application link.
- 2 Complete the online application—it only takes a few minutes.
- 3 Get your decision quickly—no more waiting weeks for an answer.

*That's all there is to it—and your advisor will be there to answer questions at any point in the process.*

<sup>1</sup>2018 Insurance Barometer Study Supplemental Data. <sup>2</sup>Life insurance death benefits are generally federal income tax-free; as per IRC §101(a). <sup>3</sup>Please note, you can choose to keep the policy after the level-premium period ends. Your premiums will increase each year as outlined in your contract and stop at age 85, when the policy ends.

Plum Life currently offers products from The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. Centrian Life Insurance is a registered trade name and Connecticut d/b/a of The Savings Bank Mutual Life Insurance Company of Massachusetts, Woburn, MA. Policy Form Series 21-P-SIT, 21-P-SITE, 18-R-AXRDB, BN-8, 19-R-CaGCLTI, 21-R-CGB. Products and features may not be available in all states.

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Questions? Contact your advisor.

support@helloplum.com

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