



# THE PRICE OF SHORT-TERM THINKING

Many cost-conscious life insurance shoppers look to term life insurance for its perceived cost efficiency. But is that always the best option?

**Consider this:**

- Once the initial term period expires, term premiums can increase significantly.
- A new policy may need to be purchased at the end of the first term period with underwriting based on older age and current health.
- Term lacks the flexibility of cash value life insurance to adapt to changing needs associated with life events.
- Death benefit of term products goes away after the term period is complete

**Thinking long-term.**

Permanent policies, such as **Lifetime Foundation ELITE**, may prove to be more cost effective and offer greater premium flexibility while providing lifetime death benefit protection.

In the example below, the client could save **\$19,300** by choosing **Lifetime Foundation ELITE** instead of term products.

Product	Annual Premium <sup>1</sup>	Total Premiums	Non-Guar. CSV @ 60	Non-Guar. CSV @ 80	Guar. Duration	Non-Guar. Duration	Death Benefit
<b>30-Yr Term</b> ages 30-60	\$479	\$14,370	\$0	\$0	Age 30-60	N/A	\$500,000
<b>20-Yr Term</b> ages 60-80	\$4,514	\$90,280	\$0	\$0	Age 60-80	N/A	\$500,000
		<b>\$104,650</b>					
<b>Lifetime Foundation ELITE</b>	<b>\$1,707</b>	<b>\$85,350</b>	<b>\$46,824</b>	<b>\$112,498</b>	<b>Age 30-70<sup>2</sup></b>	<b>To age 121</b>	<b>\$500,000</b>

<sup>1</sup> Annual Term premiums derived from a highly ranked company's term product for a Male, 30, \$500,000 DB, Preferred NT (ages 30-60), Standard NT (ages 60-80).

<sup>2</sup> Provided minimum premium requirements are met, regardless of policy performance.

Lifetime Foundation ELITE: Male, 30, \$500,000 DB, Annuals premiums paid to age 80, Preferred NT, assumed illustrated rate 6.32%, 1-Year Point-to-Point.

When your clients are in need of guaranteed, straightforward life insurance protection, **Lifetime Foundation ELITE** has you covered.

**Simple. Affordable. Secure.**

**CONTACT US**

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Lifetime Foundation ELITE is issued by and all policy benefits are the responsibility of Accordia Life and Annuity Company, 215 10th Street, Des Moines, Iowa. Accordia Life is a subsidiary of Global Atlantic Financial Group Limited. Policy Form ICC17-IULC-C18, IULC-C18. Endorsement Form ICC17-IULPTP-K17, IULPTP-K17

Lifetime Foundation ELITE is not available in all states.

Please refer to a basic illustration for the corresponding guaranteed values.

This information is not intended to be a comprehensive evaluation or comparison of different products. It is intended to provide comparative information on specific aspects of similar products. Competitor information is current and accurate to the best of our knowledge as of August 7, 2018. Product features and rates are subject to change. This comparison isolates certain features of the product depicted. Customers should always examine all features and limitations of products they are considering.

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