

Four Simple Steps to Buying Life Insurance

Buying life insurance can seem difficult, but it can actually be easy if you follow these simple steps.

Physicians Life Insurance Company®
a member of the Physicians Mutual family



Step 1: Find out what type of insurance you need.

With life insurance, there are two basic types of insurance policies to choose from:

- **Term life insurance** provides protection for a specific amount of time only. It normally costs less than whole life insurance and often offers a higher benefit amount.
- **Whole life insurance** is coverage you can own for your entire life. Whole life insurance offers permanent protection, and normally has no renewal rate increases.

Step 2: Choose a reputable company.

The insurance company you choose should:

- Have been in business for many years
- Be financially stable with strong ratings
- Report high customer satisfaction

Step 3: Talk to an advisor.

Talking to someone who knows the details about different insurance policies and can offer credible advice is invaluable. Contact one of our agents/producers for guidance. It's simple and it's free.

Step 4: Choose how you want to buy.

There are many safe ways to buy a life insurance policy:

- Online
- By phone
- Through the mail
- Face-to-face through an agent/producer

Buying life insurance can be a simple choice with lasting value. Don't leave your family unprotected — make the decision that can help keep them covered today.

Products and agents/producers are not available in all states.

Quick Tips

Term:

If you have more financial obligations now, term life insurance may be the right choice — it can provide a higher amount of protection at a lower cost.

Whole Life:

If you are getting close to retirement (or are already retired), having a whole life insurance policy may be better — you'll probably have fewer financial obligations so you don't need as much coverage, and you can have the security of knowing your premiums will never increase.

We know life insurance decisions can be difficult. Let us help. We'll be happy to guide you and answer any questions you may have. Contact us at:

1-800-589-0929 or
PhysiciansMutual.com