

# Zurich Certain-T 30

*...affordable 30-year term life insurance!*



What could be better?  
Low-cost term premiums  
today. Important financial  
security for your family  
tomorrow.

This simple, affordable term life insurance plan from Zurich Life provides your family with financial security ... at rates lower than many other life insurance plans.

The premiums are small compared with the large sums that may be necessary at the death of a spouse, parent, or business partner.

**Certain-T 30 has premiums that:**

- Are guaranteed to remain level for 30 years.
- Pay a lump-sum death benefit to the beneficiaries you designate.
- Can be used to pay for mortgage payments, living expenses, college funding, debt and any other costs to help maintain your family's standard of living.

*Zurich Certain-T 30 ...  
term insurance that helps you deal with life*

## Zurich Certain-T 30 Features

### Guaranteed Premiums

Zurich Certain-T 30 is term life insurance with level premiums that are guaranteed not to change for 30 years.

### Requalification/Re-entry

If you are age 50\* or younger at the end of the 30-year guaranteed level premium period, you may apply for a second 30-year guaranteed level premium period at premium rates based on your then-attained age.

This requires a medical exam (at the company's cost). If you qualify medically, the higher annually increasing premiums, that would otherwise follow the initial 30-year guaranteed premium period, could be avoided.

### Companion Policy

Companion coverage is available for your spouse, children or eligible business partner with reduced policy fees. There is a limit of five companion policies.

### Accelerated Death Benefit

Automatically added at no additional cost in states where this rider is approved, the accelerated death benefit provides for advance payment of up to 25% of the existing death benefit, if you become terminally ill and have a life expectancy of 12 months or less. (See policy form S-9325 for additional details.)

### Optional Rider Benefits

Optional coverage on your Zurich Certain-T 30 policy includes:

- Waiver of Premium (policy form S-9335) for total disability after a 6-month retroactive waiting period;
- Dependent Children Coverage (policy form S-9308) for life insurance coverage on each eligible child to age 23 of that child or age 65 of the insured parent (if earlier).

\*Age 45 for tobacco users.

Zurich Certain-T 30 is a term life plan to age 95 (policy form S-3224) underwritten by Federal Kemper Life Assurance Company, Schaumburg, IL, 60196-6801. Initial premiums are guaranteed level for 30 years. Not available in all states. Suicide and other limitations may apply. Forms and policy provisions vary by state. Companion policies not available in New Jersey.



## Q&A

### Will my Zurich Certain-T 30 premiums increase during the first 30 years?

No. Zurich Certain-T 30 premiums will not change for 30 years. The policy guarantees that as long as these premiums are paid when due, your coverage will not lapse during the first 30 years.

### Can my Zurich Certain-T 30 policy continue beyond the 30-year guaranteed premium period without having to re-qualify medically?

Yes. Additional annually increasing premiums may be paid beyond the 30th year to continue your life insurance coverage to age 95.

Also, your policy contains an important provision that allows you to convert your existing term policy – prior to the earlier of the 30th policy anniversary or the anniversary nearest your 70th birthday – to a level premium permanent cash value life plan, without any medical tests or questions.



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Zurich Life. *The way life should be.*®

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