



7373 West Saginaw Highway
Lansing, MI 48917
www.farmbureauinsurance-mi.com

Life Insurance Quote
FB Term 30: 30-Year Level Term

Prepared for
RUTH AGYEMAN

July 16, 2020 10:50 AM

Prepared by
Heidi Stenson

23895 Novi Road Ste 300
Novi, MI 48375
Phone:
hstenso@fbinsmi.com

This is a Quote only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy.

Farm Bureau Life Insurance Company of Michigan
FB Term 30: 30-Year Level Term
Narrative Summary

RUTH AGYEMAN
Female Age 38 No Tobacco Preferred
Riders: None

Monthly EFT Premium: \$27.50
Face Amount: \$250,000

Basic Life Insurance Quote

Policy Summary	This summary provides a brief description of a life insurance policy and any riders. This summary is not intended as a substitute for a life insurance policy or any riders which may be issued with the policy.
Term Life Insurance	The FB Term 30: 30-Year Level Term term life insurance policy you are considering provides a level death benefit until age 95. If the insured dies prior to age 95 and the policy is still in force, the policy's death benefit will be paid to your designated beneficiary. If the insured lives to age 95, this policy ceases to be in force and no benefit is paid.
Conversion Privilege	After the first policy year, the insurance on the life of the insured may be converted to a new Whole Life policy. Conversion without evidence of insurability must be made by the end of the level term period, or age 65, if earlier. Conversion benefits are subject to other conditions which are stated in the policy.
Guaranteed Elements of the Policy	30-Year Guaranteed Annual Premium: \$330.00 We guarantee the premium during the first 30 years will not increase. The death benefit will remain level throughout the contract. The policy will renew annually until age 95, provided policy premiums continue to be paid. After the first thirty years, we will change the premium to an amount not greater than maximum premiums stated in the policy. Any change in premium will apply to all policies in the same class in which the policy is issued.
Underwriting	The premium for your coverage has been calculated assuming the policy is issued in the No Tobacco Preferred underwriting category. Actual premium for the insurance coverage will depend on the outcome of the underwriting process and may vary from what is shown on this Illustration. No Tobacco Preferred risk class is subject to strict underwriting guidelines and cannot be guaranteed prior to Home Office approval.
Riders	No riders are included in this Quote.

This is a Quote only, not an offer, contract, or promise of future policy performance. Coverage is subject to the terms and conditions of the policy.