

20 Years - \$500,000



**OPTerm**

Standard Non-Tobacco · Age Nearest: 46

AM Best A+

iGO e-App

XRAE

**Description**

OPTerm policies are renewable and convertible term life insurance policies which provide level premiums and death benefits during the initial term period. After the initial level period, the coverage amount will be reduced and the premiums may increase.

**Conversion Information**

Convertible for the duration of the guaranteed level premium period or up to attained age 70, whichever comes first. Policies issued at age 66 or over are convertible during the first five policy years.

**Underwriting Requirements**

- ✓ Abbreviated Paramed
- ✓ Full blood profile and urinalysis

**Pay Options**

Annual **\$1,109.71**

Semi-Annual **\$565.95**

Quarterly **\$288.52**

Monthly **\$94.33**