

Claria - The Clear Choice



# VITA

Claria-VITA  
*Term*

Life Insurance



[www.claria.us](http://www.claria.us)



# Term Life Insurance



Every day your life revolves around providing for your family and protecting their way of life. You put in many quality work hours a week to ensure that everyone has a comfortable home to live in, your children have an education and a future, and your spouse has as little to worry about as financially possible. When you come home, you ensure that they are loved, nurtured and cared for. But what happens if you are unexpectedly removed from the picture?

A term life insurance policy from **Claria Life and Health Insurance Company** could be the answer. The need for financial protection for your family and/or business in these situations is a very real one; however, it might also be temporary. Children eventually complete education and become independent. The mortgage will ultimately be paid off. Your business or your partnership may be bought out or sold. You and your spouse are able to retire. The need for such protection goes away.

## Learn About Life Insurance

**Advantages:** Simple, affordable coverage for a period of time

**What it's used for:** Appropriate for short and long-term coverage needs

**Guaranteed Death Benefit:** YES Provided premiums are paid as required

**Available Policies:** TERM LIFE POLICIES Select Term of 5, 10, 20 or 30

### Term Life Insurance

When the need for protection is at least five years, Term may be the right fit.





**Price**

Competitively priced face amounts and backed by the financial stability of **Claria Life and Health Insurance Company**.

**Competitive Premium**

Level premium payments for the term period selected.

**Multiple Periods To Meet Needs**

Custom selection of the term that best fits your needs: 10, 15, 20 or 30 years.

**Coverage**

Affordable coverage and a guaranteed death benefit for the period you need it.

**Level Term Ages**

Available coverage as of age 18.





# Term Life Insurance

## Choice For Many Different Situations

- If the need is critical, but only for a specific period of time.
- If you want Life Insurance protection but don't need the cash value a permanent plan provides.
- If you wish to minimize cost while maximizing protection.

Claria Life and Health Insurance Company offers products with a variety of options to fit most temporary life insurance needs.

**For Face Amounts Up To \$250,000,  
Underwriting Express Facilitates 48-72 Hour  
Turnaround On Approvals On Most Cases. \***

- Standard classes only.
- Ages up to 65 where applicable.
- Available on all term periods.

\* The program requires completion of the full application with DBS results by you. An underwriting decision should be made within **72 hours** using the information from the application. Medical information Bureau and the Prescription Database. Motor Vehicle Report, phone interviews, Attending Physician's Statements and exams may be required on certain applicants.







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