



Term or permanent life insurance?

Which one best suits your life?

You insure your home, your car, and even your health — so why not your life?

It's easy to think of life insurance as something to "get later." But it's never too early to have a plan in place to protect those who depend on you.



Life insurance can be used in times of need. Like providing additional financial security for your family after you're gone. Or allowing you to save more for the big expenses in life — like college tuition or your retirement. And helping protect your business and deliver benefits to key employees. So how do you decide what type of life insurance to purchase?

› **Term insurance** provides affordable coverage to meet your unique needs like protection for your family, a mortgage or maybe a business loan.

- You choose the length and amount of protection.
- And your payments stay the same until the end of the term.

› **Permanent insurance** provides coverage for lifetime needs such as:

- Protecting what matters most after you're gone
- Paying fewer taxes in retirement
- Helping cover unexpected health surprises
- Accumulating tax-advantaged savings
- And filling in retirement gaps

Permanent life insurance can also accumulate cash value to help with lifetime needs. Every time you make a payment, part of it goes toward insuring your life. And part of it becomes cash value that you can access when needed through a loan or withdrawal.

Asking yourself some basic questions can help you start thinking about your needs.

What's most important to you?

Do you want to protect **short-term needs** and stick to a **budget**?

Do you want the **flexibility** to adjust your coverage and payment for **life's what-ifs** down the road?

Term life insurance can offer you a lower-cost solution.

Permanent life insurance can offer you a lifetime protection solution.

Whether it's the **lower cost** of term insurance or **flexibility** of permanent insurance, we're here to help.

A brand you can trust

See how much life insurance is right for you. Use our calculator (principal.com/lifecalculator) to get a quick quote for term or permanent insurance.



Watch a brief video at principal.com/termorperm. Your financial professional can answer any questions you may have.



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