



## **Twenty and Done**

Owning a life insurance policy shouldn't feel like a debt that will never be paid, a useless waste of money or a one-sided financial agreement you're stuck with forever.

In fact, a 20-Pay Whole Life policy from Germania Life offers quite the opposite:

- The affordable premiums are guaranteed not to increase over time
- The policy remains in force until the insured reaches age 120
- You stop paying premiums in the agreed upon term of 20 years

The convenience and simplicity of this Whole Life policy doesn't end there. Premiums can be paid annually, semi-annually, quarterly, or monthly bank draft. A 10-Pay Whole Life Policy is also available, reducing the payment terms to just 10 years with the same benefits.

### ***What it is***

A Whole Life policy pays a benefit on the death of the insured and accumulates a cash value that can be borrowed. The 20-Pay Whole Life Policy from Germania is available in amounts from \$10,000 to \$4 million for individuals from newborn to 75 years. There are rates for smokers and non-smokers, and premium waivers available for disability and accidental death. The Children's Term Rider allows the policy owner to add insurance for the family; there is also a rider available for paying off a mortgage.

Talk to your Germania Life agent to learn more about the freedom of 20-Pay Whole Life from Germania Life, or contact Germania Life directly at 800-392-2202, Ext. 2060 or via e-mail at [qlife@GermaniaInsurance.com](mailto:qlife@GermaniaInsurance.com).

Policy Forms WL0404, DTR1213, CTR0109, PW838