

Zurich Certain-T New York 20

...affordable 20-year term life insurance!



What could be better?
Low-cost term premiums
today. Important financial
security for your family
tomorrow.

This simple, affordable term life insurance plan from Zurich Life Insurance Company of New York provides your family with financial security ... at rates lower than many other life insurance plans.

The premiums are small compared with the large sums that may be necessary at the death of a spouse, parent, or business partner.

Certain-T NY 20 has premiums that:

- Are guaranteed to remain level for 20 years.
- Pay a lump-sum death benefit to the beneficiaries you designate.
- Can be used to pay for mortgage payments, living expenses, college funding, debt and any other costs to help maintain your family's standard of living.

*Zurich Certain-T New York 20 ...
term insurance that helps you deal with life*

Zurich Certain-T New York 20 Features

Guaranteed Premiums

Zurich Certain-T NY 20 is term life insurance with level premiums that are guaranteed not to change for 20 years.

Requalification/Re-entry

If you are age 60 or younger at the end of the 20-year guaranteed level premium period, you may apply for a second 20-year guaranteed level premium period at premium rates based on your then-attained age.

This requires a medical exam (at the company's cost). If you qualify medically, the higher annually increasing premiums, that would otherwise follow the initial 20-year guaranteed premium period, could be avoided.

Companion Policy

Companion coverage is available for your spouse, children or eligible business partner with reduced policy fees. There is a limit of five companion policies.

Accelerated Death Benefit

Automatically added at no additional cost, the accelerated death benefit provides for advance payment of up to 25% of the existing death benefit, if you become terminally ill and have a life expectancy of 12 months or less. (See policy form series ZNY-204 for additional details.)

Zurich Certain-T NY 20 is a term life plan to age 80 (policy form series ZNY-001) underwritten by Zurich Life Insurance Company of New York, New York, NY. Initial premiums are guaranteed level for 20 years. Suicide and other limitations may apply. Policy available in New York only.



Q&A

Will my Zurich Certain-T NY 20 premiums increase during the first 20 years?

No. Zurich Certain-T NY 20 premiums will not change for 20 years.

Can my Zurich Certain-T NY 20 policy continue beyond the 20-year guaranteed premium period without having to re-qualify medically?

Yes. Additional annually increasing premiums may be paid beyond the 20th year to continue your life insurance coverage to age 80.

Also, your policy contains an important provision that allows you to convert your existing term policy – prior to the earlier of the 20th policy anniversary or the anniversary nearest your 70th birthday – to a level premium permanent cash value life plan, without any medical tests or questions.



**ZURICH
LIFE**

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