

## Myth: Whole Life Isn't *Flexible*



Many insurance professionals have a pre-concieved notion of participating whole life not being flexible, but that is not entirely true.

### Products Built For Different Premium Durations

Nowadays, it is common to see participating whole life product available for purchase in a number of different premium durations. For example 10-pay, 15-pay, 20-pay, pay to age 65 and pay to age 100.

### Customizable Riders Available Enable Additional Flexibility

Combining whole life insurance with certain term insurance riders can provide life insurance protection with a lower cost. The term insurance rider is made up of one-year-term insurance, paid-up additions, or a combination of both. The Term portion of the coverage is replaced internally over time by paid-up whole life insurance as the amount of paid-up additions increases.