

The Term Series

ERIE's Term Life Series offers 10-, 15-, 20- and 30-year plans to protect you, your family and your business.

Your ERIE Agent can help you determine the right amount of coverage you need for:

- Final expenses
- Loss of income
- Mortgage or debt relief
- Educational expenses
- Business planning

All of the plans in the Term Life Series include an Accelerated Benefit Option Rider. If the insured is diagnosed with a terminal illness and not expected to live more than 12 months, the policyowner can opt to receive up to half of the face amount in a lump sum payment (subject to a \$250,000 per person maximum).

Save up to 5% on your auto insurance and up to 5% on your homeowner insurance with a qualifying life policy.

This brochure is not an insurance policy. It is only intended to provide a general description of Erie Family Life's term life insurance products. The policies contain specific details concerning the coverages, conditions and other provisions. Your ERIE Agent can answer any questions you may have before you buy. In addition, you may cancel your policy for any reason within 20 days after you first receive it and obtain a full refund of premium paid. Erie Family Life Agents may not be qualified to give legal or tax advice. Be sure to consult a qualified advisor for such matters.

Why Erie Family Life?

Erie Family Life is a member company of Erie Insurance Group. From our modest roots in 1925 as a Pennsylvania auto insurer, we've grown to become a multi-line insurance company. We offer auto, home, business and life insurance, and annuities, through our network of independent insurance Agents.

At The ERIE, we adhere to disciplined underwriting, fair pricing and a prudent investment philosophy. This approach has helped us earn consistently superior ratings in the insurance industry. The combination of a quality agency force, a commitment to customer service and the financial stability provided by Erie Insurance Group assures you that we'll be there when you need us most.

For all your insurance needs

Your ERIE Agent offers a full line of life insurance products for your personal and business needs, including universal life, whole life, level term, annuities, qualified retirement plans, group life and worksite marketing plans.* In addition, your ERIE Agent can provide you with superior protection for your auto, home, business and boat. For more information, contact your ERIE Agent.

Equal professional service

ERIE embraces the principle of "equal professional service," which means that every applicant, Policyholder and claimant receives the high caliber service that is our hallmark. ERIE does not tolerate unlawful discrimination, and we expect our Agents to adhere strictly to that nondiscriminatory philosophy as well. ERIE® assesses each risk based on its own merits and relies on objective underwriting criteria designed to evaluate the nature and extent of each risk.

* Erie Family Life products are not available in New York.

“cover the bases”



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“Less isn’t always more.”



If you’re like most people, you know life insurance is important. (It’s okay to admit it.)

And if you’re like half of those people, you don’t have enough life insurance. (It’s okay to admit that, too. Your ERIE Agent can help.)

Everyone needs financial protection, but there are times and situations in your life when the need is even greater.

That’s where term insurance comes in.

An extra layer

Savings, investments, Social Security, retirement plans: you might have some of these—maybe even all of them—but will it be enough? Term life insurance is a cost-effective way to cover costs for loved ones left behind. Those needs may include replacing income, paying off debt or covering college costs.

Final expenses

When you buy term insurance, you choose how long it lasts and how much coverage you want. Premiums remain level every year.

If you should die during the defined term, the policy pays. If not, it doesn’t. You’ll have the opportunity to convert your term policy to a permanent life plan (before the term ends or before age 70, whichever comes first).

More options

For a little extra protection, you can add riders to the policy. These are optional provisions that offer additional benefits. EFL’s Term riders include:

- **Return of premium**—Ensures the refund of the premium paid at the end of the level premium period if the insured is still living.

- **Children’s term insurance**—Covers all children aged 15 days through 18 years for \$1,000 to \$10,000. At age 25, each child may convert up to five times the coverage amount to a maximum of \$50,000.

- **Waiver of premium disability benefit**—Waives the premium in the event of total disability.

How much would the payout be?

This chart shows the monthly income that a lump sum earning four percent interest would provide:

| Years | \$100,000 | \$250,000 | \$500,000 | \$750,000 | \$1,000,000 |
|-------|-----------|-----------|-----------|-----------|-------------|
| 5 | \$1,842 | \$4604 | \$9,208 | \$13,812 | \$18,417 |
| 10 | \$1,012 | \$2,531 | \$5,062 | \$7,593 | \$10,125 |
| 15 | \$740 | \$1,849 | \$3,698 | \$5,548 | \$7,397 |
| 20 | \$606 | \$1,515 | \$3,030 | \$4,545 | \$6,060 |
| 25 | \$528 | \$1,320 | \$2,639 | \$3,959 | \$5,278 |

Above All In Service means saving you time and money. That’s why our founder, H.O. Hirt, raised the letters ERIE out of the word service to remind us what we are reaching for every day.

