

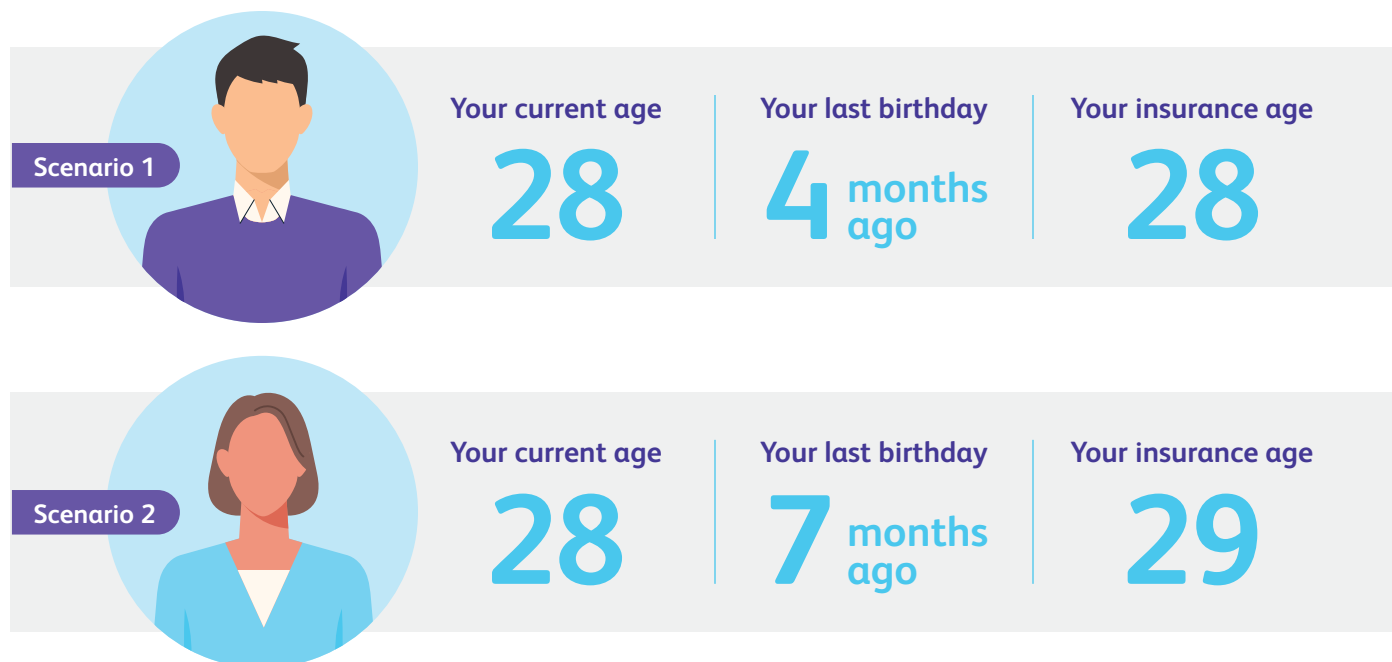
Insurance age vs. actual age

# Knowing your insurance age makes you wise beyond your years

When it comes to buying life insurance, determining your age may have you feeling a bit older than you actually are. So, if you're wondering why your recent insurance quote stated that you were older than you are, it's because your life insurance age is calculated by how close or far away you are to your birthday.

For example, if you're 28 years old and 7 months, your life insurance age is calculated as 29 years old. Alternately, if you're 28 years old and 4 months at the time you purchase your policy, your life insurance age is 28. To simplify it even further, if you're 6 months or more past your last birthday, your life insurance age is the age you will be at your next birthday.

Here's a visual example to help you determine your insurance age:



Now that you know how old you are in insurance years, it's worth noting that most insurance premiums typically increase with age. With this in mind, why wait to protect the future you look forward to?

 **Contact your financial professional to get a life insurance quote and submit your application today.**

**Additional information on next page.**

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