



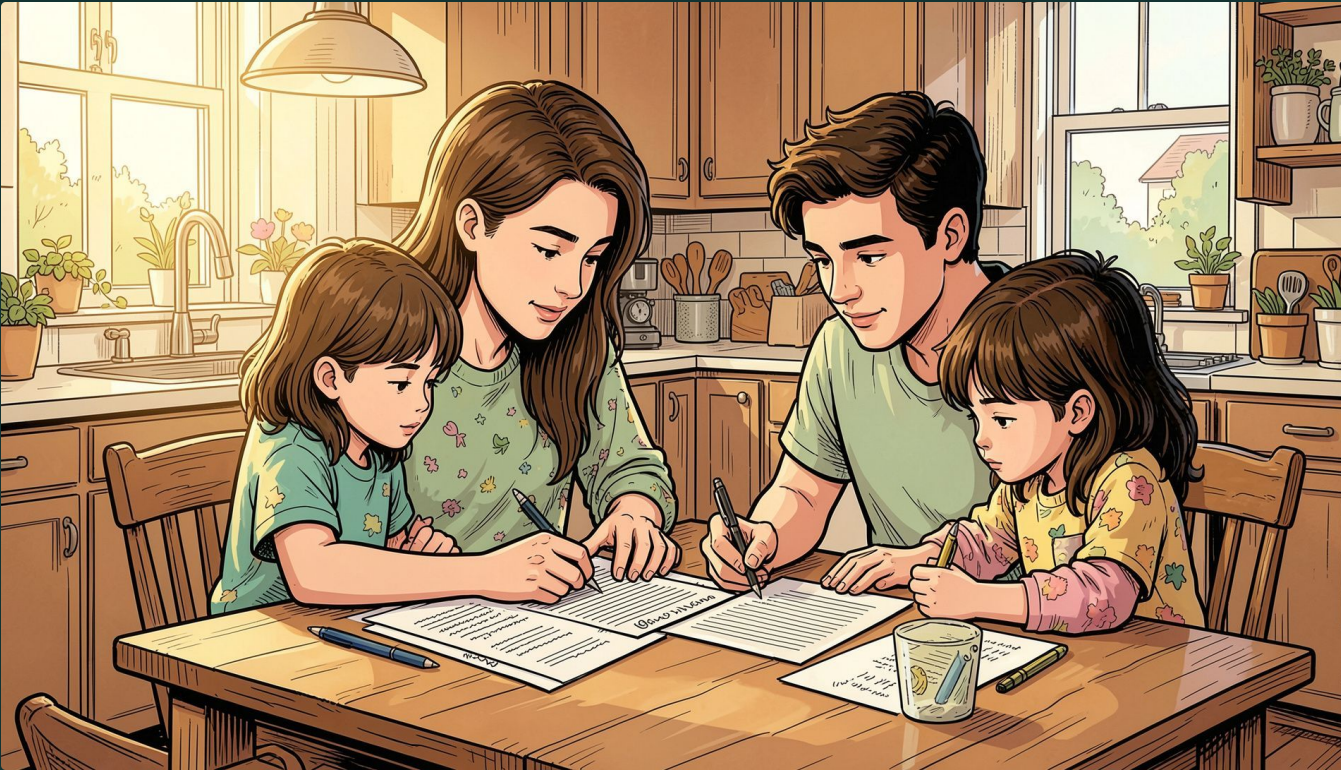
SHINY SAGE FINANCIAL

Term Life vs. Whole Life Insurance

Let's make life insurance simple.

Two popular types of coverage — two very different approaches. Here's what you need to know to make a confident decision for your family.

How Long Does It Last?



Term Life

Coverage for a set period — typically **10, 20, or 30 years**. Once the term ends, the policy expires unless renewed or converted.

Whole Life

Lifetime coverage that stays in force as long as premiums are paid. It never expires and your beneficiaries are always protected.

Monthly Cost

Term Life

Typically **lower monthly premiums**. You're paying for coverage over a defined period — making it an accessible option for many families and budgets.

Whole Life

Higher premiums because coverage lasts for life and includes a cash value component. Think of it as both protection and a long-term financial tool.



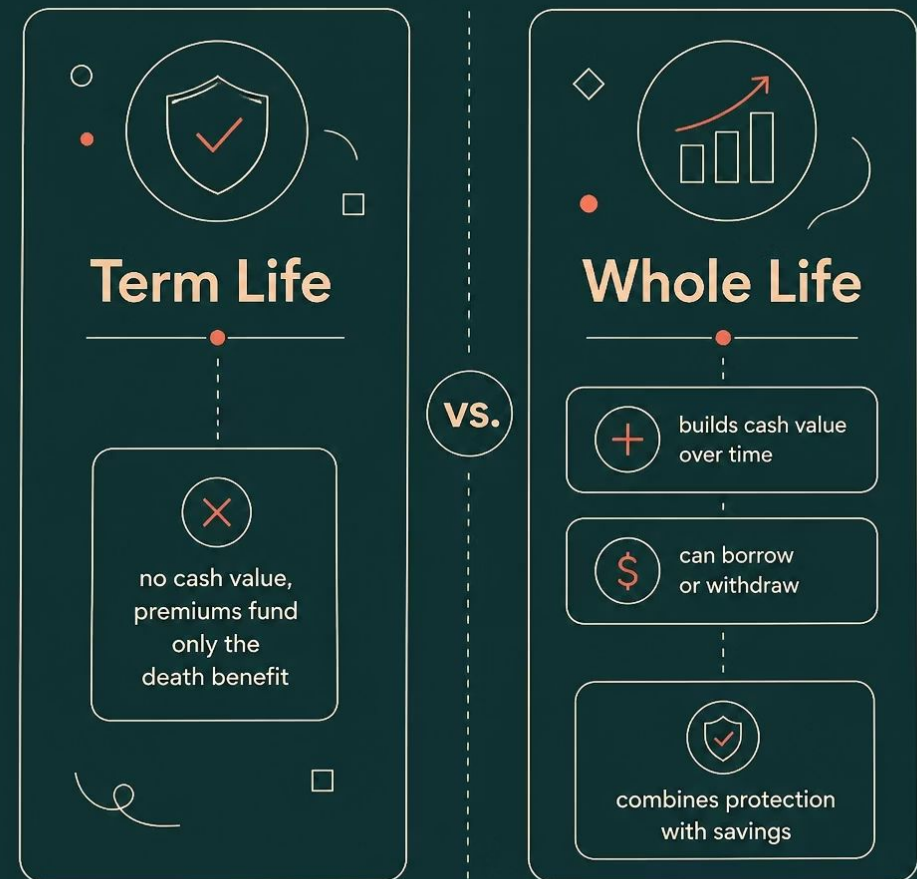
Cash Value

Term Life

Does **not** build cash value. Your premiums go entirely toward the death benefit — straightforward protection with no investment component.

Whole Life

Builds cash value over time, which you can borrow against or withdraw during your lifetime. It's a policy that grows with you.





SLIDE 5 OF 10

Who Is It Best For?



Term Life

- Parents needing income replacement
- Homeowners protecting a mortgage
- Families with a defined coverage window



Whole Life

- Those seeking lifelong coverage
- Final expense planning
- Building a legacy or estate

Flexibility



Your Options Can Evolve

Many term policies include a **conversion option** – allowing you to switch to permanent coverage without a new medical exam, depending on the policy.

This means you can start with affordable term coverage now and lock in lifelong protection later as your needs change.

- ❑ Always check your specific policy terms for conversion deadlines and conditions.

What Do They Have in Common?



Death Benefit

Both pay a **death benefit** to your beneficiaries when you pass away.



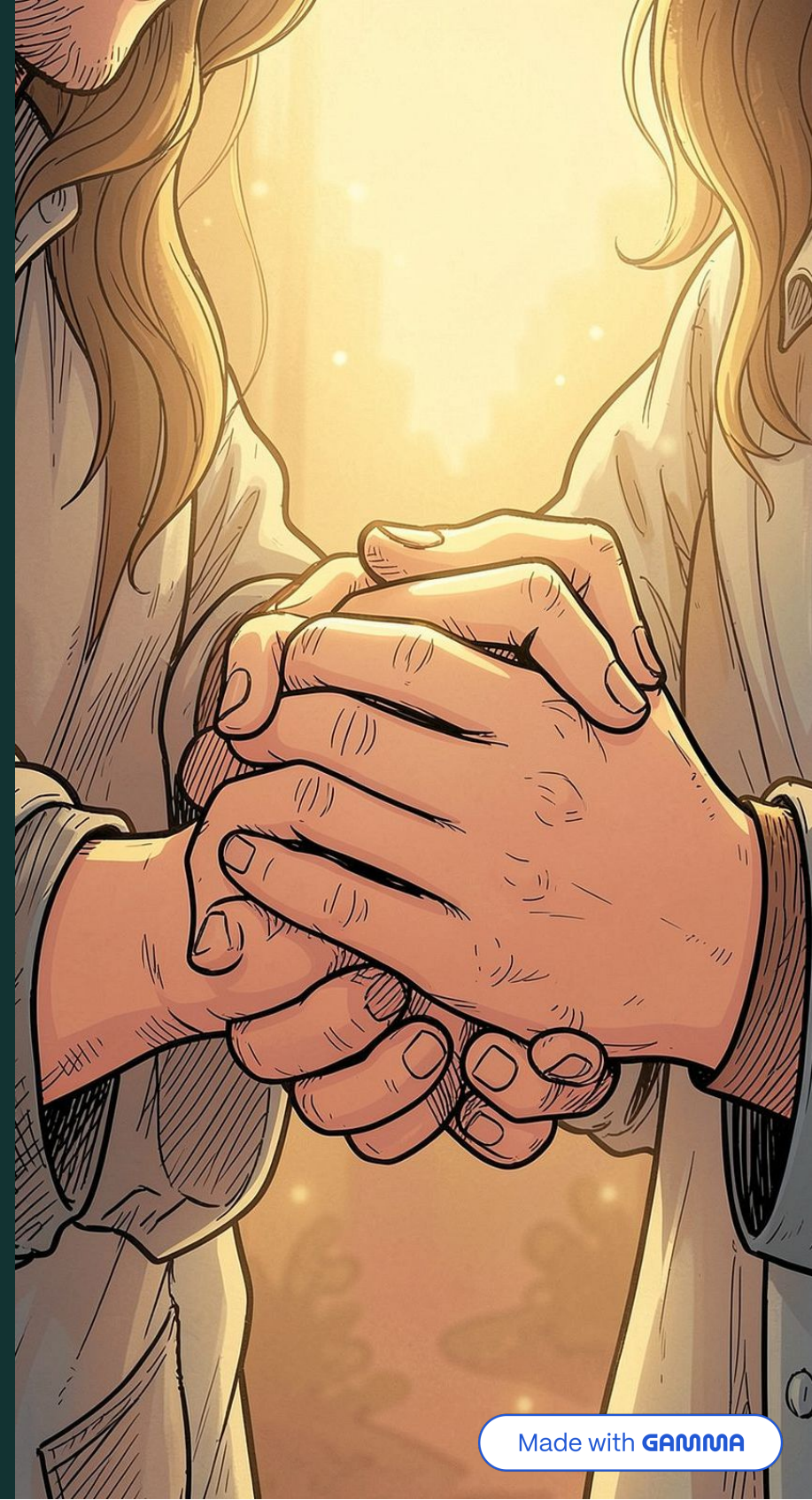
Protecting Loved Ones

Both are designed to **protect the people you love most** from financial hardship.

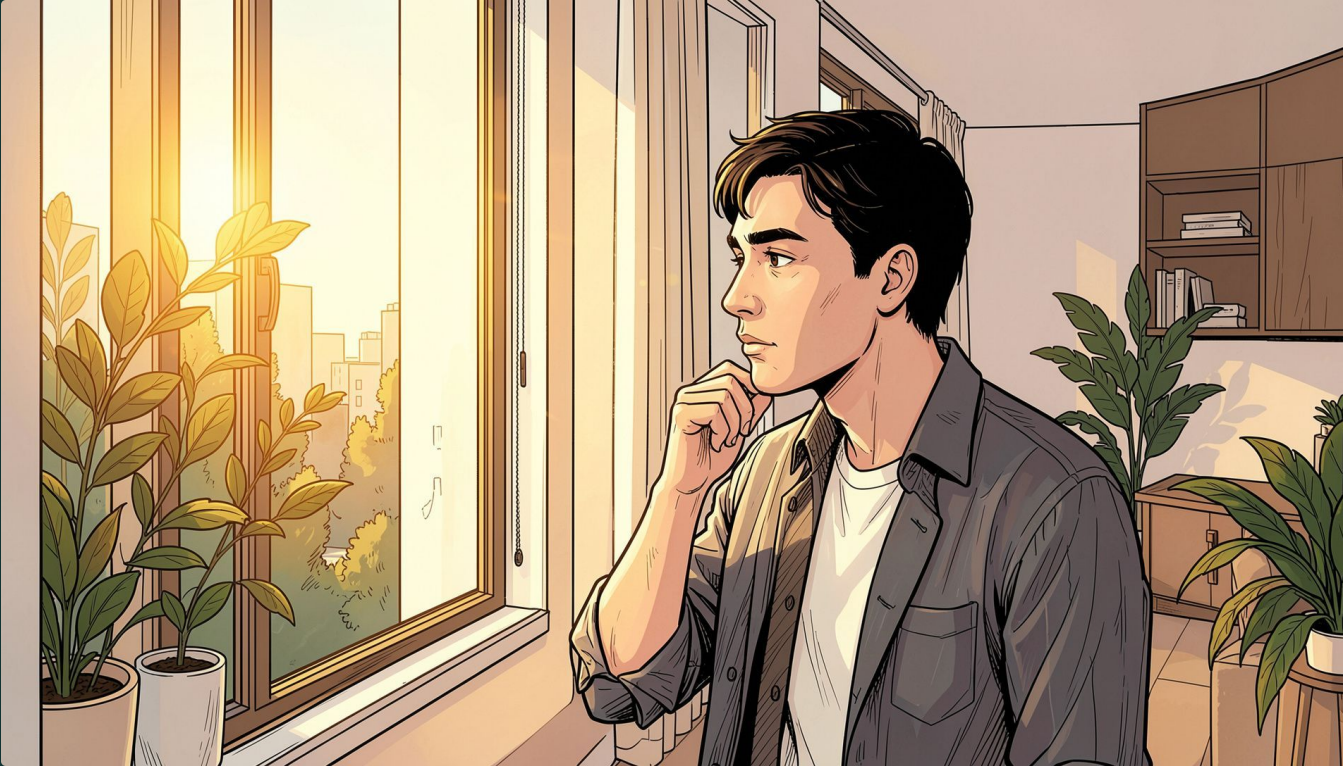


Financial Security

Both provide **real financial protection** — giving your family peace of mind when it matters most.



Which One Is Better?



There's no single right answer.

The best choice depends on **your unique situation** — your goals, your family, your timeline, and your budget.

→ What are you trying to protect?

→ How long do you need coverage?

→ What fits comfortably in your budget?

SLIDE 9 OF 10

You Don't Have to Figure It Out Alone

I'll help you compare your options and explain everything in **plain English** — no pressure, no confusing insurance jargon, just clear guidance tailored to your life.

No Pressure

Take the time you need.

No Jargon

Plain English, always.

No Guesswork

Personalized to you.



SHINY SAGE FINANCIAL

Let's Find the Right Fit

Ready for your free personalized quote?

Comment "**QUOTE**" below or send me a direct message. I'll walk you through your options — no obligation, just honest advice.



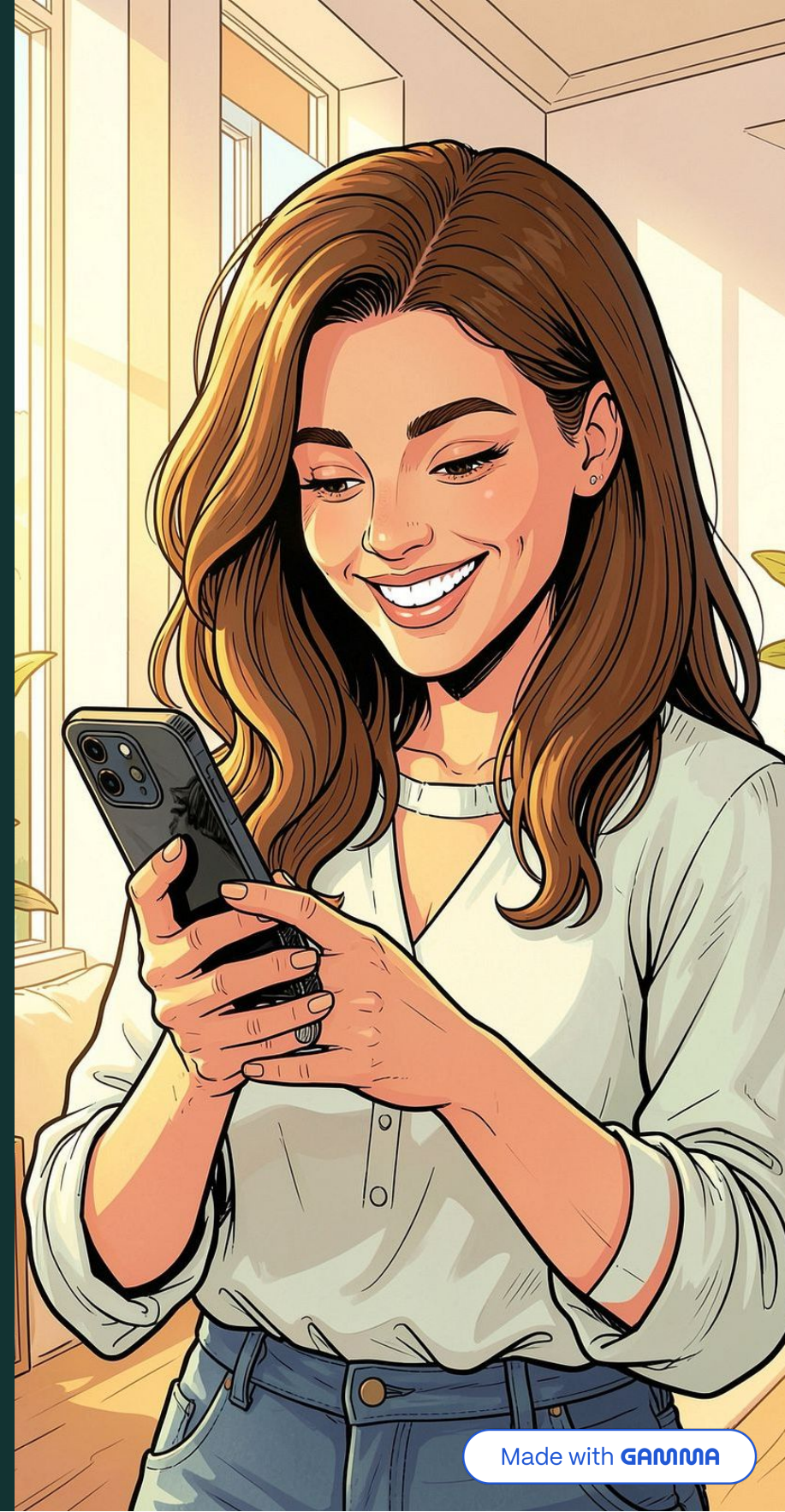
Comment "QUOTE"

Drop it in the comments and I'll reach out directly.



Send a Message

DM me anytime — I respond quickly and personally.



Made with **GAMMA**