

[00:00:00.310] - Speaker 1

Life is unpredictable and nothing is without risk. At Texas Farm Credit, we want to help bring you peace of mind by ensuring that the future of your family or business is secure. By partnering with SCS Life Express, we offer a variety of insurance policies to keep keep you focused on the here and now. Instead of the what if, I'll cover a few of these policies and go into detail about what they offer. We want to help you distinguish which life insurance policy is right for you.

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First, our most popular policy is the guaranteed universal life insurance. This one is the least costly, can be renewed at age 95 to a permanent coverage, and offers term periods ranging anywhere from ten to 40 years. It also offers fixed premium, guarantees for the life of the policy, and an optional return of the premium. It truly is coverage that's guaranteed to last your lifetime. This means that if you outlive your policy, all the premiums that you paid will get refunded to you.

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If you don't outlive your policy, your beneficiaries will, of course, receive that sum of money. This is the one reason our life insurance is worth it in the long run. Even if you end up outliving your policy, which is the best case scenario, you can rest assured knowing you're insured and prepared for whatever life throws at you. Second, another policy that we offer is Permanent life insurance. As the name implies, this policy will remain intact for your entire lifetime.

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It includes survivorship Life Insurance, which is one policy that covers two lives. It's guaranteed for lifetime and will be paid at the death benefit on the death of the surviving covered life. This type of policy is often used for estate planning and farm or business transition planning. Permanent Life also offers guaranteed universal life insurance with guaranteed level premiums for the lifetime of the policy. This means your premiums won't change, no matter what is happening in the world.

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Now, let's talk about disability insurance. This policy offers both shortterm and long term coverages, business overhead, expense coverage, and customized coverage for your operation. One of the great things about this policy is that if you were to get injured on your farmer ranch, it can ease the financial burden of your operation for a certain amount of time. So there you have it. If you have questions about the policies I mentioned, please reach out to us.

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Texas Farm Credit cares about your livelihood and your important people. We care because many of us are from a farming and ranching background. We know the financial burden one can face when times get tough. Call us and let us help you. Stop thinking about the what if and start living in the here and now.