

Encova Life, a member of Encova Insurance, does business in your neighborhood.

Encova Insurance provides commercial, auto, home and life insurance. A super-regional carrier ranked in the top 20 mutual insurance companies in the United States, Encova includes more than 1,200 associates writing in 28 states and the District of Columbia. The group markets insurance solutions through more than 2,000 independent agencies in the Midwest, Northeast and South.



Underwritten by Encova Life. Refers to Level term policy form number ICC 20-2501 07-20 (not available in Florida). All applicants are subject to underwriting and may not be approved. This brochure gives a brief description of the policy. Full details about the base policy and riders are only found in the policy. Not available in all states.

REAL-TIME TERM

20-MINUTE LIFE
INSURANCE WITHOUT
MEDICAL EXAMS

encova
INSURANCE

encova.com

EL-0813-TLBR 02-21

encova
LIFE



REAL-TIME TERM

Expedited coverage

Busy lifestyles still need life insurance, but often don't leave time to apply. With **Real-Time Term** you can get life insurance in 20 minutes by calling or visiting your agent.

Real-Time Term is ideal to cover your:

- Small business
- Education loans
- Mortgage
- Debt

Why life insurance is important

Life insurance through your employer may not be enough to cover your family. And, employer-sponsored plans discontinue when you retire or leave that employer, leaving you vulnerable to the unexpected.

No blood draw or medical tests are required to complete the 20-minute application for Real-Time Term.

Cover your mortgage, family or business with term life insurance coverage of \$25,000 to \$500,000.

With this streamlined application, you can relax and know you're receiving the coverage you need.

Real-Time Term has coverage options ideal for almost any phase of your life:

- 5- and 10-year coverage for ages 16-70
- 20-year coverage for ages 16-65
- 30-year coverage for ages 16-50