Term vs. Permanent Life Insurance: Which One Should You Choose?

When it comes to life insurance, there's no one-size-fits-all solution. Let's break down the key differences between term and permanent life insurance so you can make the right choice for your needs.



SISIP Term Life Insurance

Simple, affordable, flexible

Coverage Duration

Temporary coverage that typically lasts for 10 years or more

Cost

Generally more affordable than permanent policies

Medical Requirements

No needles, no labs. Just a few questions to get covered

Best For

Temporary needs that will disappear with time, such as covering a mortgage or providing for children until they are grown

SISIP Permanent Life Insurance

Lifetime peace of mind designed for the CAF lifestyle

Coverage Duration

Lifetime coverage—as long as you pay all the required premiums

Cost

Potentially higher in the short-term, but can offer more value in the long-term

Medical Requirements

Minimal Medicals. No fluids needed until age 65+

Best For

Long-term financial security and estate planning

CAF insurance vs. Everyone else

CAF members have access to life insurance options through SISIP that are tailored to the unique demands of military service—including coverage for high-risk duties that many civilian plans won't cover. Don't miss out on this exclusive protection!



If you need affordable, short-term coverage, term life might be your best bet. For lifelong protection and extra financial planning benefits, consider permanent life insurance. **Your local SISIP Advisor can help you decide!**



