

ARTA has partnered with TW Insurance Brokers to ensure that as a member, you get the right home, auto and life insurance coverage you need to protect what matters most to you right now.

**Learn more at  
TWinsurance.ca/ARTA or  
call 1-855-894-2782.**



# LIFE BUILDING BLOCKS

## EXCLUSIVELY FOR ARTA MEMBERS: Build a Legacy for Your Children & Grandchildren

### Don't Miss the Opportunity to Leave a Legacy of Solid Financial Planning

You know the road ahead for your children and grandchildren better than almost anyone. Because the cost of life insurance increases with age, the best time to buy is when someone is young and in good health. Don't wait – it's easy to lock in low premiums now to provide a lifetime of affordable insurance for your loved ones.

#### ➔ Plan Your Youngest Loved Ones' Financial Future

**For ARTA members who wish to start their children and grandchildren aged 14 days to 19 years on a solid financial footing:**

- ✓ No medical exam – ever
- ✓ Lock in low rates when they're young

It's easy to start your children and grandchildren off with insurance for a lifetime. Just visit [TWinsurance.ca/ARTA](http://TWinsurance.ca/ARTA) and you're done.

#### ➔ Insurance – For Educators & Their Families

**Life Building Blocks is easy, affordable and trusted:**

- ✓ Apply online with just a few clicks
- ✓ Private – no medical exam, fluids or needles
- ✓ Pay online

Lock in great rates for your children and grandchildren when they're young for a lifetime. They'll thank you for years to come.

## > QUICK FACTS

### Life Building Blocks

<b>Initial Eligibility</b>	Ages 14 days–19 years
<b>Coverage</b>	\$10,000–\$50,000 (increments of \$10,000)
<b>Premiums</b>	Online, one-time payment or paid for 20 years
<b>Paid-up life values</b>	After four full years
<b>Cash values</b>	After 20 years
<b>Underwriting</b>	Online, two medical questions, no medical tests
<b>Payment</b>	Online
<b>Duration</b>	Lifetime



**Because the cost of life insurance increases with age, the best time to buy is when someone is young and in good health. What will your legacy to your children and grandchildren be?**

**Include ARTA's exclusive Life Building Blocks in your estate plans. Your loved ones will thank you for a lifetime.**

Secure Life Building Blocks coverage today by visiting [TWinsurance.ca/ARTA](http://TWinsurance.ca/ARTA) and answer two easy questions.