Harborview Insurance Partners
Insurance Proposal

Proposal no. **HIP-26-3416**
Date **October 29, 2026**

Your personalized life insurance proposal

Prepared for Alicia Gomez by Marcus Doyle, licensed insurance agent

APPLICANT DETAILS

APPLICANT	DATE OF BIRTH	COVERAGE START
Alicia Gomez	**March 18, 1989**	**December 1, 2026**

EMAIL	PHONE	ADDRESS
alicia.gomez@example.com	**+1 (617) 555-0195**	**73 Highland Avenue, Somerville, MA 02143**

01 Recommended Plan

RECOMMENDED PLAN

20-Year Term Life $500K

Pinnacle Life Insurance

46.20
USD per month

PLAN HIGHLIGHTS

Death benefit	**$500,000**
Term	**20 years**
Premium	**Level for the whole term**
Conversion	**Convertible to permanent coverage**

WHY WE RECOMMEND THIS PLAN

A 20-year term protects your family through the years of your mortgage and your children’s education, at a low and fixed monthly cost.

02 Coverage Summary

BENEFIT	COVERAGE	DETAILS
Death benefit	$500,000	Paid tax-free to your beneficiaries
Level premium	Fixed for 20 years	No increases during the term

BENEFIT	COVERAGE	DETAILS
Conversion option	Without a new medical exam	Until the 15th year of the policy
Accelerated benefit	Up to 50% of the benefit	If diagnosed with a terminal illness
Grace period	31 days	Coverage stays in force after a missed payment

03 Optional Riders

RIDER	WHAT IT ADDS	PER MONTH
Waiver of Premium	Your premiums are waived if you become totally disabled	**5.80**
Child Term Rider	$10,000 of term coverage for each child	**3.40**

04 Premium Summary

Base plan, monthly	**46.20**
Riders, monthly	**9.20**
Total monthly premium	**55.40**
Annual premium (USD)	**664.80**

05 Next Steps

- ✓ Review the coverage and the optional add-ons
- ✓ Sign the application electronically
- ✓ Pay the first month’s premium to activate coverage on December 1

YOUR LICENSED AGENT

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Important information

This proposal is a summary of the recommended coverage and is not a contract of insurance. Coverage, premiums and benefits are subject to underwriting approval and the terms, conditions and exclusions of the policy issued by the carrier. Premiums shown are estimates based on the information provided and may change before the policy is issued.