# A Life Insurance Plan to Achieve Peace of Mind

Natural Death Benefit	Natural Death Benefit	Natural Death Benefit
Accidental Death Benefit	Accidental Death Benefit	Accidental Death Benefi
Age\$	Age\$	Age\$
Age\$	Age\$	Age\$
Total \$	Total \$	Total \$

The choice is whether you do it today or your loved ones are forced to do it later.

"Nobody ever plans to fail - they simply fail to plan"



### Solutions for Life

## Individual Permanent Whole Life Insurance Protection From \$1,000 all the way up to \$30,000

#### **CHOOSE UP TO \$30,000**

You decide how much protection you need. Choose from \$1,000 up to \$30,000 (Depending on your age and health).

#### **BUILDS CASH VALUE**

After your policy has been in force for a specified period, it builds cash value every year. This is your money that you can leave to grow or borrow to use as you see fit.

#### MOST PLANS OFFER FIRST DAY FULL COVERAGE

You are protected from the very first day your policy goes into effect. If you do not qualify for the first day coverage, you may receive coverage on a modified (limited) benefit in the first two or three policy years.

#### YOUR RATE DOES NOT INCREASE

The low monthly rate with which you start will be the same monthly rate you will pay for the life of the policy. Your rate will not increase with age or because you develop a health condition.

#### YOUR BENEFIT AMOUNT DOES NOT DECREASE

This is Permanent Whole Life Protection. Your policy does not decrease as you get older.

#### MANAGEABLE MONTHLY RATES

You get this protection at rates most people can easily afford.

#### YOUR PROTECTION CANNOT BE CANCELLED

Because Of Age Or A Change In Health.
As long as you make the payments when due, you cannot lose this valuable protection because of age or changes in health that occur after your policy is in effect.

#### INDIVIDUAL, PERMANENT PROTECTION

This policy is owned by you, not some group or association.

#### **PAYMENT DATE**

You choose your payment date, and your payment will come directly from your bank or credit union, with nothing to mail in. This is for your safety and protection.

#### NO PHYSICAL EXAM REQUIRED

Your acceptance is based on the information you provide on your application. There are no physical exams to take.

\*Answers to health questions determine eligibility.

#### **ACCIDENTAL DEATH BENEFIT**

If selected, the Accidental Death Benefit Rider will match the face value of the policy in the event of an accidental death as defined by the Rider.

#### REMEMBER...

- · You can eliminate the financial burden associated with death
- You are easing the hardship for your loved ones
- Upon death, the Funeral Home should accept this coverage same as cash

\*Coverage available for ages 0-85 only

Financial Security to Help You and Your Loved Ones