



Liberty Bankers Life  
The Capitol Life



# SIMPL

## Final Expense Plan

*SIMPL Preferred, SIMPL Standard  
and Modified Whole Life*

At this time in your life, peace of mind and security  
make all the difference in the world to you and your loved ones.

Did You Know?

How Can SIMPL Help You?

What optional riders can I buy?



# SIMPL



## Did you know?

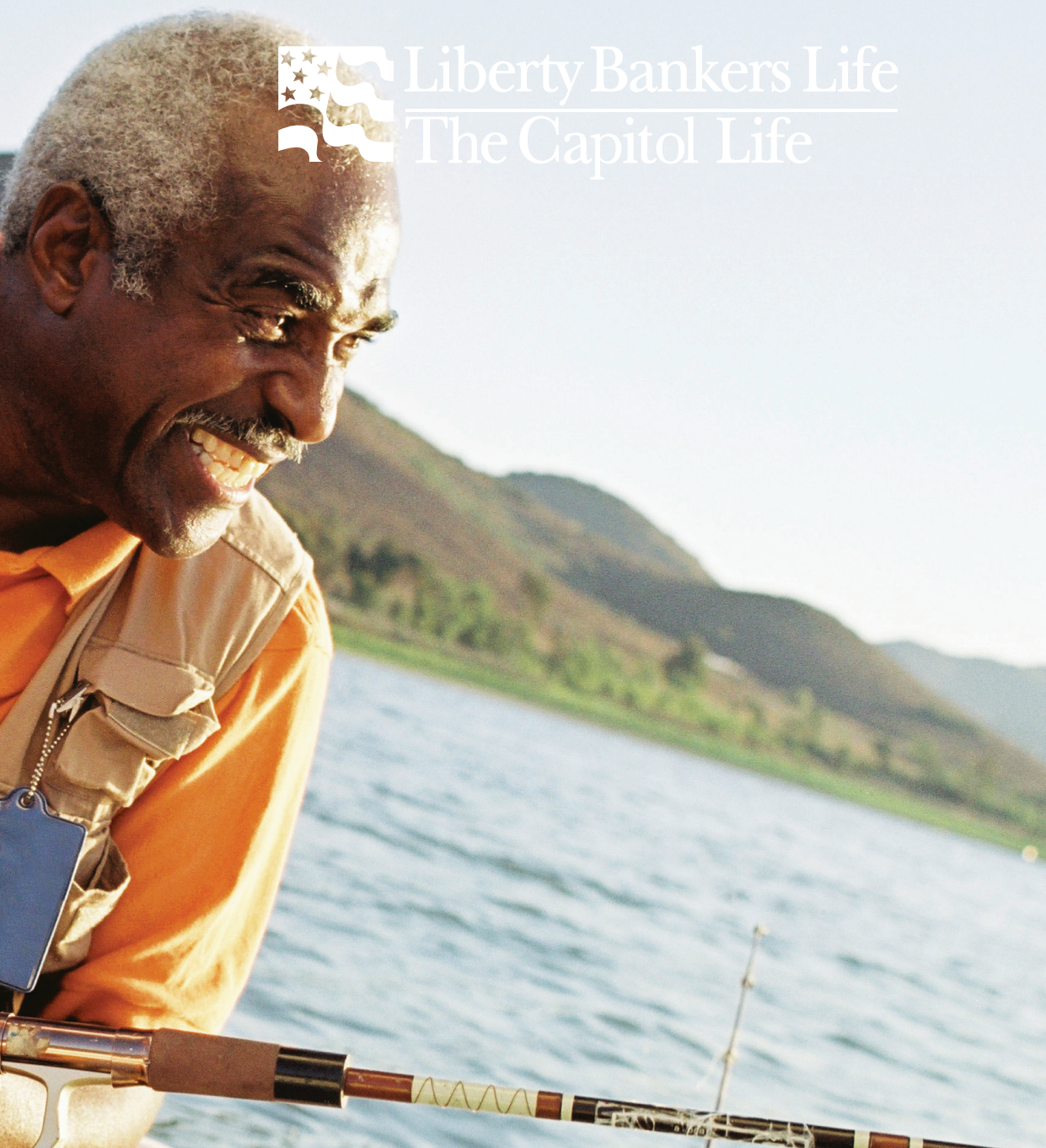
The average funeral expense  
is currently over \$10,000\*

\* Source: AARP, Funeral Arrangements and Memorial Services





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A funeral is the third largest expense most families will face in their lifetime.\*\*  
Aside from burial cost, there can be many additional expenses including medical, legal, unpaid debts and family travel.

The death of a spouse can cut your household income by as much as 50%. Plus, it can put a heavy burden of debt on a loved one.

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The [SIMPL Final Expense Plan](#) is the affordable life insurance solution that helps provide peace of mind and security for you and your family! And, it helps assure you won't be a burden to the ones you love.

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## SIMPL and MWL Product Highlights:

- ▶ **Guaranteed Death Benefit:**  
Guaranteed for life not to decrease. Your benefit can be assigned to a funeral home.
- ▶ **Guaranteed Premiums:**  
Guaranteed for life and will never increase.
- ▶ **Guaranteed Cash Values:**  
Guaranteed cash values that can be borrowed in case of an emergency.
- ▶ **Guaranteed Non-Cancellable:**  
Guaranteed your policy cannot be canceled by the company as long as you pay the premiums when due.
- ▶ **No Medical Exam Required to Apply**



## SIMPL Final Expense Plan

How does this coverage help?

- ▶ It means CASH when it's needed most!

The SIMPL Final Expense Plan offers three options to help meet your financial needs. Availability of these options are based on your health status at the time of the application.

**SIMPL Preferred** and **Standard** both offer a level death benefit from the date of issue.

- ▶ SIMPL Preferred and Standard also offer, at no additional cost, accelerated death benefit provisions to help offset the expense of Terminal Illness (certified to have a life expectancy of less than 12 months) or Chronic Illness (certified by a physician), subject to the terms and conditions of the rider.\*
- ▶ Upon a qualifying event, up to 80% of your death benefit may be paid directly to you. If you are fortunate enough to never use this feature, this full SIMPL death benefit will pass unreduced to your beneficiaries.

For individuals who cannot qualify for a SIMPL policy, our **Modified Whole Life Policy** (MWL) may be an alternative. Modified Whole Life is a final expense life insurance policy issued for those applicants with more complex medical issues.

This policy offers a modified death benefit as follows:

- ▶ During the first 3 years: If death occurs as a result of an accident, the death benefit is 100% of the policy face amount. The non-accidental death benefit is equal to a refund of all premiums paid to date, plus 10% compounded.
- ▶ During the 4th year, the death benefit is 100%; followed by 105% in the 5th year; and 110% in the 6th year and thereafter.



# SIMPL

Customize your  
Final Expense  
policy to help meet  
your family's needs  
while fitting your bud-  
get.

Any **SIMPL** policy (Preferred or Standard) may include these following riders at your option. Please refer to the Rider for complete details of coverage.

**Children's Benefit Rider:** Available for an additional premium on SIMPL Preferred and Standard only.

One Unit equals \$5,000 term coverage to age 25 per child, maximum 4 units.

Convertible to Whole Life without evidence of insurability at any time for the same amount or for up to 5 times the amount at age 25 or marriage if earlier.

**Grandchild Rider:** Available for an additional premium on SIMPL Preferred and Standard only.

**\$7,500 term to Age 25:** Convertible, without evidence of insurability, for up to 5 times the amount at Age 25 or marriage if earlier. In the event of the primary insured's premature death, the covered grandchild can convert the coverage to 2 times the face amount.

**Accidental Death and Dismemberment:** Available for an additional premium on SIMPL Preferred and Standard only. It provides an additional death benefit if your death is a result from an accident. In addition, a benefit is provided if you should lose the use of arms, legs, or eyes as a result of an accident.







Since 1905 and 1957 respectively, American families have relied upon the faithful protection of two of America's most trusted insurers. Liberty Bankers Life Insurance Company and The Capitol Life Insurance Company.

## Your Final Expense Advisor



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What optional riders can I buy?



# SIMPL



**Liberty Bankers Life Insurance Company | The Capitol Life Insurance Company**

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This brochure is intended to provide a brief description of Liberty Bankers policy forms: LBL-LPL-ORD-1012 and LBL-LPL-MWL-1012 and Capitol Life policy forms CLIC-LPL-ORD-1012 and CLIC-LPL-MWL-1012. Policy provisions and benefits may vary from state to state. Please see the policy for further details.