



**QUICK ISSUE
WHOLE LIFE
INSURANCE**

with Accelerated Death Benefit

A guaranteed premium, guaranteed level death benefit, guaranteed value, whole life insurance policy. Issued on a group or non-group basis, through age 75



Today's Solutions, Tomorrow's Needs

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HOW MUCH IS ENOUGH?

NEEDS ANALYSIS

An estimation of how much money your family will need, in the event of your death

Final expenses	
Mortgage	
Auto loans	
Other outstanding debt	
Children's education	
Total	
Current coverage	
Need	

MOST PEOPLE UNDERSTAND

The wisdom in purchasing life insurance is to help provide financial security in a number of situations. Young families rely on life insurance proceeds to maintain their lifestyle if a parent dies prematurely. Established families and single parents alike can appreciate how life insurance can help safeguard a child's future or pay off a mortgage. Those in their pre-retirement and retirement years - even without financial dependents - usually have some financial obligations, anticipated final expenses or charitable giving intentions that can be satisfied through life insurance benefits.

Additionally, life insurance proceeds are payable immediately instead of passing through an estate and in most cases no federal income taxes imposed. It all adds up!

WHY WHOLE LIFE?

A whole life insurance policy is a great choice for those with long-range goals. This coverage offers the certainty of a guaranteed death benefit amount, accumulation of cash value and premium payments that will not increase. Unlike term life insurance, whole life is permanent and will continue providing coverage even as age increases or health conditions decline.

CASH VALUE

Whole life insurance has a cash value component that will accumulate over time and is a key benefit of owning a whole life insurance policy. With whole life, it's possible to borrow against some of the cash value in your policy if the need should arise. You also have the option to stop paying premiums and take a "paid up" policy for a lesser amount.

WHAT KIND IS RIGHT FOR ME?

	Term	Whole Life
Length of coverage	A specified term 10, 15, 20 or 30 years	Until age 100 or as long as premiums are paid, level benefit for life.
Premiums	Considerably lower than permanent insurance, when initially purchased	Initially higher than term premiums, but level for life and will never increase.
Cash value	None	Accumulates over time on a tax-deferred basis
Key advantage	Typically offers the highest death benefit for the lowest cost	Offers lifelong protection and tax-deferred savings

ACCELERATED DEATH BENEFIT

The Accelerated Death Benefit is included and pays fifty percent (50%) of the Policy Face Amount up to a maximum of \$100,000 and becomes payable to the policy owner when the insured person is diagnosed with a terminal illness. When the insured person dies, the remainder of the death benefit is paid to the Beneficiary, just as under a traditional life insurance policy. Terminal Illness is defined as a non-correctable medical condition, which will result in the death of the Insured within twelve (12) months or less.

COVERAGE IS ENHANCED WITH THESE RIDERS:

- **Waiver of Premium Rider** - provides for waiver of the primary insured's premiums in the event of total disability, if such disability occurs prior to age 65.
- **Children's Term Insurance Rider** - this rider provides \$1,000 (per unit) of guarantee issue death benefit for each of the insured's dependent children, to age 25.
- **Accidental Death Benefit Rider** - pays a benefit equal to the policy face amount if death results from an accidental injury. **Common Carrier Benefit** - provides a benefit two times the Accidental Death Benefit when the insured's death results while riding as a fare paying passenger on a common carrier.

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Product availability, features and rates may vary by state.

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ISSUE AGES	0-75 Age of Last Birthday	<p>Life Insurance may be one of the most important purchases you'll ever make. In the event of a tragedy, life insurance proceeds can help pay the bills, continue a family business, finance future needs like your children's education, protect your spouse's retirement plans, and much more.</p>
BENEFIT AMOUNTS	Minimum Issue Amount - \$5,000 Maximum Issue Amount - None	
OPTIONAL RIDERS	Waiver of Premium Rider Accidental Death Benefit Rider Children's Term Insurance Rider	

Insured . . . Age _____

IF YOU DIE your beneficiary will receive a lump sum Death Benefit of \$ _____

IF YOU LIVE your policy builds guaranteed cash values for *emergencies, education, retirement, etc.*

End of 10 years \$ _____

End of 20 years \$ _____

At Age 65 \$ _____

IF YOU STOP paying premiums you may elect to take a reduced guaranteed paid-up policy.

Paid-up end of 10 years \$ _____

Paid-up end of 20 years \$ _____

Paid-up at Age 65 \$ _____

The cash value and paid-up values shown above are estimates. The actual value could be different depending on the date the option is selected.

Premium Required

Insured Benefit \$ _____

Waiver of Premium Rider \$ _____

Accidental Death Benefit Rider \$ _____

Children's Term Insurance Rider \$ _____

Total Premium Per Week Per Month \$ _____

Quick Issue Whole Life Insurance with Accelerated Death Benefit is a Guaranteed Premium, Guaranteed Value, Whole Life Insurance Product. **Childrens Benefit** provides Level Term Insurance on all children under age 18 at time of application and provide protection to the 25th birthday of each child.

These are sample values that are possible with a whole life policy. This is NOT a contract of insurance.

Standard Coverage for \$5 Per Week

Male - Standard		Female - Standard	
Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
Age	\$5/Week	Age	\$5/Week
18	\$25,799	18	\$32,967
19	\$25,393	19	\$32,407
20	\$25,000	20	\$31,866
21	\$24,619	21	\$31,343
22	\$24,277	22	\$30,837
23	\$23,891	23	\$30,303
24	\$23,569	24	\$29,830
25	\$23,230	25	\$29,371
26	\$22,293	26	\$27,963
27	\$21,450	27	\$26,650
28	\$20,690	28	\$25,516
29	\$19,943	29	\$24,447
30	\$19,266	30	\$23,464
31	\$18,617	31	\$22,556
32	\$18,041	32	\$21,717
33	\$17,471	33	\$20,937
34	\$16,949	34	\$20,192
35	\$16,445	35	\$19,535
36	\$15,544	36	\$18,486
37	\$14,737	37	\$17,559
38	\$14,009	38	\$16,706
39	\$13,342	39	\$15,933
40	\$12,735	40	\$15,239
41	\$12,188	41	\$14,593
42	\$11,680	42	\$14,009
43	\$11,224	43	\$13,470
44	\$10,791	44	\$12,963
45	\$10,396	45	\$12,493
46	\$9,700	46	\$11,719
47	\$9,095	47	\$11,035
48	\$8,561	48	\$10,427
49	\$8,083	49	\$9,882
50	\$7,659	50	\$9,388
51	\$7,277	51	\$8,944
52	\$6,931	52	\$8,540
53	\$6,614	53	\$8,171
54	\$6,327	54	\$7,830
55	\$6,064	55	\$7,519
56	\$5,636	56	\$7,007
57	\$5,264	57	\$6,563
58	*\$4,940*	58	\$6,169
59	*\$4,651*	59	\$5,822
60	*\$4,395*	60	\$5,512
61	*\$4,167*	61	\$5,232
62	*\$3,960*	62	*\$4,979*
63	*\$3,773*	63	*\$4,749*
64	*\$3,603*	64	*\$4,541*
65	*\$3,448*	65	*\$4,349*
66	*\$3,133*	66	*\$3,965*
67	*\$2,872*	67	*\$3,644*
68	*\$2,651*	68	*\$3,370*
69	*\$2,461*	69	*\$3,135*
70	*\$2,297*	70	*\$2,931*

* Minimum face amount is \$5,000 *

Child Coverage for \$3 Per Week

\$3/week		
Male		
Age	Preferred	Standard
0	\$24,594	\$21,200
1	\$24,146	\$20,784
2	\$23,714	\$20,385
3	\$23,246	\$20,038
4	\$22,845	\$19,666
5	\$22,410	\$19,343
6	\$22,037	\$18,564
7	\$21,677	\$17,845
8	\$21,285	\$17,208
9	\$20,949	\$16,588
10	\$20,583	\$15,988
11	\$20,307	\$15,474
12	\$20,000	\$14,972
13	\$19,666	\$14,521
14	\$19,378	\$14,077
15	\$19,099	\$13,660
16	\$18,307	\$13,435
17	\$17,608	\$13,233
\$3/week		
Female		
Age	Preferred	Standard
0	\$25,238	\$21,721
1	\$24,824	\$21,371
2	\$24,424	\$21,074
3	\$24,091	\$20,744
4	\$23,714	\$20,424
5	\$23,348	\$20,114
6	\$23,043	\$19,850
7	\$22,698	\$19,557
8	\$22,363	\$19,308
9	\$22,083	\$18,996
10	\$21,766	\$18,761
11	\$21,457	\$18,531
12	\$21,200	\$18,244
13	\$20,949	\$18,027
14	\$20,663	\$17,815
15	\$20,385	\$17,550
16	\$19,887	\$17,264
17	\$19,378	\$16,933