

10 Pay Life ICC19WL

Issue ages 0-85, Minimum face amount \$5,000

Perfect for insureds that want to get premiums paid up over a short period of time:

- Insureds in their working years with good cash flow who do not want to pay premiums in retirement
- Parents or Grandparents buying insurance on a child or grandchild. After three years of being insured the child is eligible to apply for FCSLA Life Scholarships*
- Business owners who want to fund key person or deferred compensation plans
- Face amounts \$25k or less and ages 50 and under may be eligible for the Short Application

20 Pay Life ICC19WL

Issue ages 0-75, Minimum face amount \$5,000

Great option for insureds looking for slightly less annual premium than the 10 Pay WL but still want a short pay policy

- Younger people who realize the need for permanent life insurance but don't want to pay premium for a lifetime
- Business owners who want to fund key person or deferred compensation plans
- A good policy for parents to purchase for their children. The policy is paid up by the time the children graduate from college and are starting a family and career.

Whole Life - Lifetime Pay ICC19WL

Issue Ages 0-75, Minimum face amount \$5,000

- Accumulates savings in cash value and provides a lifetime of protection
- Good product to accumulate money to supplement retirement savings
- Can be used as a final expense policy with the low face amount available