



Legacy Advantage / Legacy Advantage 20

Build cash value and protect what is important:
FAMILY.

Level Premiums and Lifelong Protection

Whole life insurance helps your family prepare for the unexpected. It builds tax-deferred cash value you can use for a family's loss of income, mortgage costs, or educational needs or to leave a legacy for the next generation.

GCU Whole Life insurance policies offer level premiums and life insurance protection for as long as you live.

- **Guaranteed level premiums.** The premiums you pay are guaranteed to remain the same for the life of the policy, regardless of age or health.
- **Guaranteed death benefits.** Beneficiaries will receive at least the face amount of the policy upon the death of the insured, assuming you do not have outstanding policy loans and that the policy premiums are paid on time.
- **Guaranteed cash value.** Your cash value will grow each year, tax-deferred, until it matches the face value of your policy. When you need it most, you'll have access to your cash through loan and withdrawal options.*

Enjoy a lifetime of benefits

- Tax-deferred growth of cash value
- Death benefits generally pass on income tax-free to your beneficiaries
- Eligible to earn dividends; however, dividends are not guaranteed
- Issue age: 0-85 Legacy Advantage/0-80 Legacy Advantage 20
- Minimum face amount of \$5,000
- Premiums payable to age 100, or premiums payable for a 20 year period

* Policy loans do accrue interest, and any outstanding policy loans and interest will reduce the death benefit and cash value.

Contact your agent to get personal pricing



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