



# 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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## **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.

## **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.

*Product availability, features and rates may vary by state.*

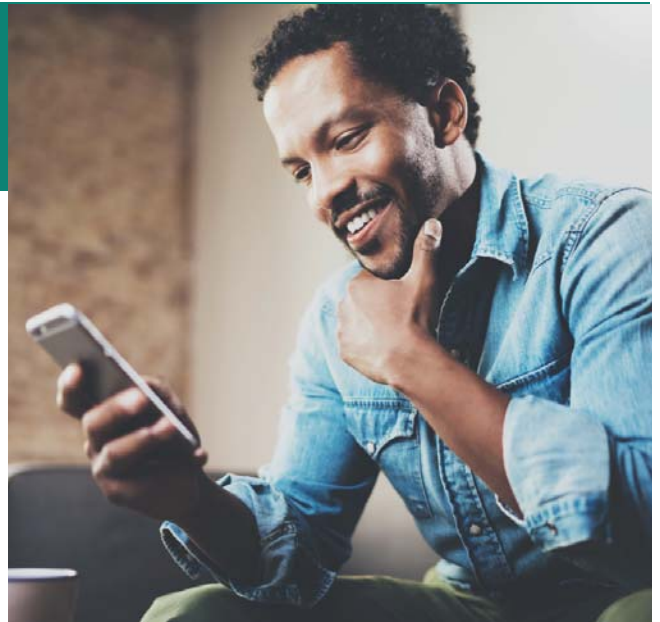
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# HOW MUCH IS ENOUGH?

## 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	



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.



## WHAT KIND IS RIGHT FOR ME?

	<b>Term</b>	<b>Whole Life</b>
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

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<b>ISSUE AGES</b>	0-75 Age of Last Birthday
<b>BENEFIT AMOUNTS</b>	Minimum Issue Amount - \$5,000 Maximum Issue Amount - None
<b>OPTIONAL RIDERS</b>	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.