

Financial Security to Help You and Your Loved Ones...

Individual, Permanent Whole life Insurance Protection From \$1,000 all the way up to \$25,000!

CHOOSE UP TO \$25,000*

You decide how much protection you need and can comfortably afford. Choose from \$1,000 to \$25,000. *(Per age and health qualifications).

INDIVIDUAL, PERMANENT PROTECTION

It's the safest kind you can buy! Because *you* own the policy, not some group or association!

YOUR RATE NEVER INCREASES

The rate you start at is **guaranteed for life** and will never change, regardless of age or health.

COVERAGE NEVER DECREASES

This is permanent whole life protection. Your policy amount is guaranteed for life not to decrease as you get older or your health changes.

YOUR POLICY WILL NOT BE CANCELED

As long as you make the premium payments when due, you cannot lose this valuable protection.

PROTECTION FROM DAY OF ISSUE

You're covered from the very first day your policy goes into effect, with no limitations other than the following suicide exclusion: If death occurs due to suicide during the first two policy years, the amount payable will be the same as the premiums paid, less any loan balance.

YOUR POLICY BUILDS CASH VALUE

Whole life insurance builds cash surrender and loan values over time.

YOU DESIGNATE BENEFICIARY AND PAYMENT DATE

You tell us who you'd like to receive the cash benefits – and – the date that's most convenient for you to make your premium payments!

MANAGABLE PREMIUM OPTIONS

By dealing with a company that specializes in providing final expense coverage, you are able to get this quality protection at rates most people can easily afford. Also, you may select the premium option that best suits your specific circumstances.

NO PHYSICAL EXAM REQUIRED

No costly or embarrassing medical exams to take. Your acceptance is based on the information you provide on the application, a telephone verification of this information, and a report from Medical Information Bureau, Inc., (MIB). If you wish, upon written request, we will send you a description of procedures whereby you can learn what information we have, obtain copies, and how to request changes or corrections.

ADDITIONAL COVERAGE OPTIONS

When you apply for Whole Life Insurance, you can also apply for the Accidental Death Benefit Rider, providing up to double the coverage if death occurs due to an accident, and, in some cases, the new Nursing Home Waiver Of Premium Rider, which waives your premium after 90 days of permanent confinement to a certified nursing facility.