



GRADED BENEFIT

Whole Life Insurance

A BETTER WAY TO QUALIFY

With Graded Benefit Whole Life, you can purchase up to \$24,999 of valuable coverage without having to qualify based on your health. You don't have to take medical exams or lab tests for your application, but you'll need to answer a few health questions.

You can be accepted under two main conditions:

1. You are not confined to a hospital, nursing home, or medical facility.
2. You have not been told by a medical practitioner that you have a terminal illness that will cause your death within two years.
3. You are not receiving home health care.
4. You are not receiving hospice care. You can get the coverage you want with premiums that don't go up. The policy also builds cash equity that grows tax-deferred, which can be accessed during your lifetime.

The insurance amount under this contract is limited during the first two years of the policy. The Insured must live at least two years after policy issue for the full death benefit to be paid for death due to natural causes. For death due to natural causes during the first year, the death benefit will equal a refund of all premiums paid. During the second policy year, the death benefit will equal 50% of the face amount. Death as a result of an accident is fully covered from the moment the policy is in force.

YOUR CHOICE OF CONTRACTS

Choose from a variety of Whole Life contracts:

- Graded Whole Life Paid-Up at 65, which is perfect if you want to quit paying premiums when you retire.
- 10-, 15-, 20-, and 30-Pay Graded Whole Life, with coverage guaranteed for your lifetime and premiums paid for a specified number of years.
- Lifetime-Pay Graded Whole Life, with lower premiums than our other Graded Whole Life plans, but they are paid as long as you live.