Supplement

Supplemental

Long-Term

**Annuities** 

Our branch near zip 02886 Go

Warwick

123 Main St Warwick, RI

401-732-5213

Care Insurance Life Insurance

Health Insurance



# Life Insurance 'full default' content page - desktop Navigation option 1: Products + Quote in subnav menu

anchored header stays in position as user scrolls

> approximate fold on

> > 1440 x 900

BANKERS LIFE® OUR APPROACH PRODUCTS SERVICE & SUPPORT CAREERS BANKERS LIFE SECURITIES Life Insurance View Products + Get a Quote Help at every step of the way call 1-800-489-6003

# Make Life insurance part of your 'life' story What is life insurance and why do I need it?

Life insurance offers a way to provide for your loved ones. It pays them a sum of money that may help protect them from the financial impact of your passing. Life insurance can be an important aspect of retirement planning -- helping bring peace of mind and financial security for your family.



view transcript

#### How can life insurance protect my family?

Life insurance can help protect your family's future by providing funds to pay off debts and final expenses, replace lost income, and transfer wealth

# policy suits me the best?

What type of life insurance

Finding a policy that's right for your needs is easier when you know the types available and what they're designed to do. Answer some important questions when deciding which type and amount of life insurance is right for you

What amount of coverage do you need? · How long will you need the coverage? · What's your budget?

· What do you want the insurance to cover?

Our knowledgeable insurance agents/producers sit down with you to understand your preferences and goals. They'll provide you with simple, clear choices and help customize a policy that meets your individual needs

#### Placeholder for geo-experience.

Can you track local numbers? If not, use 800 number?

# Bankers Life offers several temporary and permanent insurance options that have one sure

Compare types of Life Insurance Policies

thing in common: Each pays a death benefit when the covered person passes away. The money can be used by heirs to replace income, pay off debts, or leave a legacy. But the plans can differ in terms of coverage length, premium flexibility, cash value accumulation and distribution.

	<u>TERM</u>	WHOLE	UNIVERSAL	<u>INDEXED</u> <u>UNIVERSAL</u>	JUVENILE
Coverage Length	You choose the number of years	Lifelong, permanent protection	Lifelong, permanent protection	You choose the number of years	You choose the number of years
Death Benefit	<b>Ø</b>	<b>②</b>	PLUS Living Benefit* Option	<b>Ø</b>	0
Premium Payments	Most affordable and remain level throughout the term of the policy.	Premiums are level for life and will never increase as long as they're paid on time.	Premiums are flexible.  Make higher payments when you can afford it or pay a lower amount if money is tight.	Lorem ipsum dolor sit amet, ea affert scripta nominati duo.	Lorem ipsum dolor sit amet, ea affert scripta nominati duo.
Cash Value	N/A	Guaranteed	Guaranteed	Guaranteed	Guaranteed
Advantages	Only buy what you need.	Guaranteed cash value accumulates over time and can be borrowed against.	Cash value accumulates tax-deferred and can be used in the future for any purpose.	Lorem ipsum dolor sit amet, ea affert scripta nominati duo.	Lorem ipsum dolor sit amet, ea affert scripta nominati duo.
	Get quote	Get quote	Get quote	Get quote	Get quote
	*Allows you to use a portion	n of your death benefit as a "liv	ing benefit" if diagnosed with a	permanent chronic illness.	

Need details on help for your loved ones?

**Beneficiary Resources** 

#### Step one in obtaining life insurance is completing an application. Our underwriters will review your medical history to determine if your application is acceptable, and to identify your risk classification.

How do I know if I'm eligible for life insurance?

You may need a medical exam. Your premium amount will be determined by the amount of insurance coverage you request, your age and risk classification. Check your Life Insurance Coverage

How is the cost of life insurance determined?

#### • Some life insurance policies go through underwriting, which is the process of assessing risks faced by the insured. In general, the younger and healthier you are, the less the cost of life insurance. Additional risks that can impact cost include tobacco use, disease, and risky

hobbies/jobs • A \$250,000 term life insurance policy generally costs less than a cup of coffee per day. · Give estimated values for the cost of different life insurance policies? Check your Life Insurance Coverage

# calculator link

Check your life insurance coverage

Why Bankers Life?

#### Simplified application process Our knowledgeable insurance agents/producers sit down with you to understand your preferences and goals. They'll provide you with simple, clear

choices and help customize a policy that meets your individual needs. You can count on your insurance agent/producer to help make complex financial decisions about your future easier. Your quote is free of charge Ratings and reviews view all

Jill, 59, from Philladelphia on Dec. 3, 2018:

## "Great service and peace of mind" "Lorem ipsum dolor sit amet, ea affert scripta nominati duo."

Frank, 54, from Los Angeles on Nov. 28, 2018: \*\*\* "Reasonable cost, easy to understand"

 $\star\star\star\star\star$ 

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Oscar, 61, from Athens on Nov. 19, 2018: \*\*\* "They made my decision easy"

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Frequently asked questions Who needs life insurance?

# with a history during back to 1679, intere are things that never change. At Bankers Life, that means taking a personalized approach to help protect the individuals and families we serve. We focus on helping you improve upon your financial security, particularly as you enter and payingte retirement.

Personalized approach

navigate retirement. Our goal is to provide excellent service to every policyholder and make your life easier when it comes to your claims. In 2017, Bankers Life paid life insurance claims to over 700,000 policyholders, totalling \$187 million. Whether you want 24/7 access to online account

· With a history dating back to 1879, there are some

- management or need to talk live with a friendly customer service professional, we've got you covered.

  • Use My.BankersLife.com to:
- View and manage policies · Access, download and print forms · Review benefits and policy value
- · Make payments Hear from our customer
- Dilla Joseph shares her story about the benefits of having Universal Life insurance with the Accelerated Benefit Rider



#### How do I qualify? Answer TBD What type of life insurance is right for me?

Answer TBD

How much life insurance do I need? Answer TBD

How will my family members get paid? Upon the policyholder's passing, the named beneficiary will receive the guaranteed death benefit (provided premiums are paid), which is a tax-free payment equal to the face amount of the policy

How soon will a claim be paid?

Answer TBD - most life insurance claims are paid within 30 days of receiving a valid death certificate What are living benefits?

# access by loans and withdrawals. The cash can then be used however you'd like - add to your retirement

per stirpes option:

Additional California State resident information Confidential insurance communication request form

Administrative office: Chicago, Illinois.

155970

income, pay off debts, or cover emergency expenses. Can I have more than one life insurance beneficiary? Yes. There are two approaches to naming multiple beneficiaries – either the per capita or

• The per capita approach divides the benefit among all named beneficiaries. If a beneficiary is deceased, a share won't be created for that person, and shares of other members will be increased accordingly · The per stirpes approach differs in the case of a deceased beneficiary, where their distribution would be divided up evenly among the deceased's descendants.

Bankers Life's permanent life insurance policies offer living benefits, which build cash value that you can

Bankers Life is the marketing brand of Bankers Life and Casualty Company, Medicare Supplement insurance policies sold by Colonial Penn Life Insurance Company and select policies sold in New York by Bankers Conseco Life Insurance Company (BCLIC). BCLIC is authorized to sell insurance in New York.

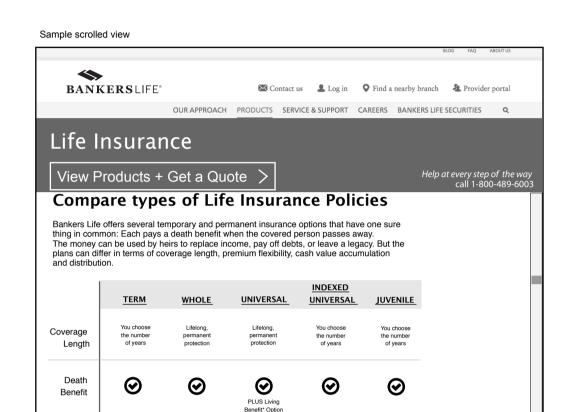
CENTER FOR A SECURE RETIREMENT f m in Site map Terms & conditions Website privacy Privacy statement CNOInc.com olicies are underwritten by Bankers Life and Casualty Company (Chicago, IL), Colonial Penn Life Insurance Company (Philadelphia, PA) and in New York, Bankers onseco Life Insurance Company (Jericho, NY). olicies have limitations and exclusions. For costs and complete details of coverage, contact an insurance agent. Policies, benefits and riders are subject to state lity. Not all listed options, benefits and riders are available on all policies, and some may have an additional cost. This is a Medicare Supplement insurance solicitation. An insurance agent/producer may contact you. Medicare Supplement products are available in many states to individuals under age 65 qualifying as disabled. Ask your agent about availability Long-term care and life insurance underwritten by Bankers Life and Casualty Company Annuity policies are underwritten by Bankers Life and Casualty Compa Policy form numbers: LA-02P(13), ICC14-LA-03D, LA-06T(13), LA-07G, LA-08N(13), LA-69A



# Life Insurance 'full default' content page Showing various page states

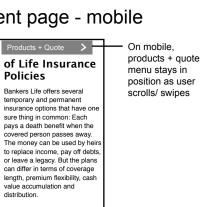


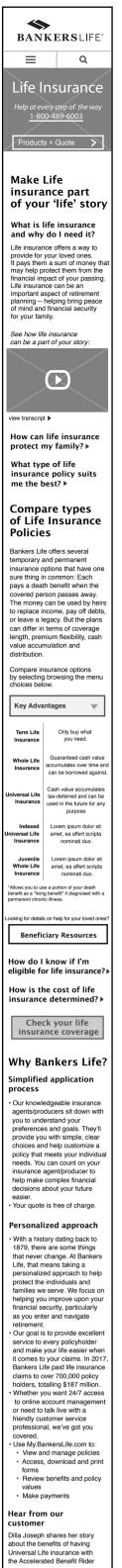
individual agents, perhaps ordered by proximity (cycle through offices)



# 'Full default' content page - mobile







Ratings and reviews

"Great service and peace of mind"
"Lorem ipsum dolor sit amet, ea affert scripta
nominati duo."

Frequently asked questions

Who needs life insurance? ▶ How do I qualify? ▶ What type of life insurance is right for me? ▶ How much life insurance do I need? ▶

How will my family members

How soon will a claim be

What are living benefits? ▶ Can I have more than one life insurance beneficiary? ▶

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Warwick 123 Main St Warwick, RI

401-732-5213

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> Additional New York State resident Additional Oregon State resident information Additional New Mexico State resident information Additional California State resident information
> Confidential insurance communication
> request form

Administrative office: Chicago, Illinois.

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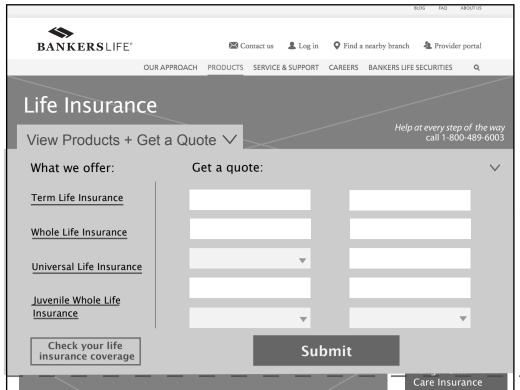
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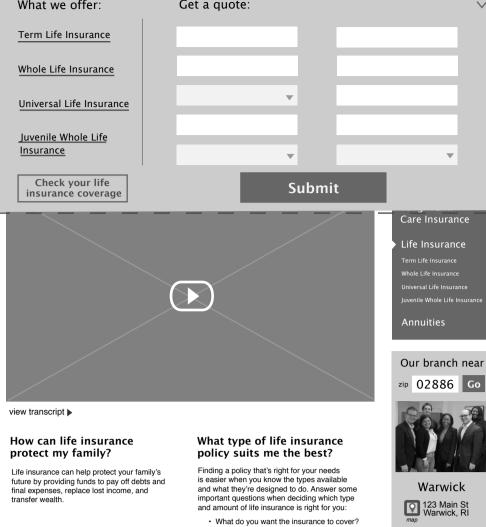
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# Showing products + quote menu



approximate fold on 1440 x 900



· What amount of coverage do you need?

How long will you need the coverage?What's your budget?

401-732-5213

# Compare types of Life Insurance Policies

Bankers Life offers several temporary and permanent insurance options that have one sure thing in common: Each pays a death benefit when the covered person passes away. The money can be used by heirs to replace income, pay off debts, or leave a legacy. But the plans can differ in terms of coverage length, premium flexibility, cash value accumulation

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Coverage Length	You choose the number of years	Lifelong, permanent protection	Lifelong, permanent protection	You choose the number of years	You choose the number of years
Death Benefit	<b>Θ</b>	0	PLUS Living Benefit* Option	<b>②</b>	<b>②</b>
Premium Payments	Most affordable and remain level throughout the term of the policy.	Premiums are level for life and will never increase as long as they're paid on time.	Premiums are flexible.  Make higher payments when you can afford it or pay a lower amount if money is tight.	Lorem ipsum dolor sit amet, ea affert scripta nominati duo.	Lorem ipsum dolor sit amet, ea affert scripta nominati duo.
Cash Value	N/A	Guaranteed	Guaranteed	Guaranteed	Guaranteed
Advantages	Only buy what you need.	Guaranteed cash value accumulates over time and can be borrowed against.	Cash value accumulates tax-deferred and can be used in the future for any purpose.	Lorem ipsum dolor sit amet, ea affert scripta nominati duo.	Lorem ipsum dolor sit amet, ea affert scripta nominati duo.
	Get quote	Get quote	Get quote	Get quote	Get quote

'Allows you to use a portion of your death benefit as a "living benefit" if diagnosed with a permanent chronic illness

Need help sorting through your options?

Let us help you decide

Need details on help for your loved ones?

**Beneficiary Resources** 

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# Check your life insurance coverage

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# Personalized approach

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- · View and manage policies · Access, download and print forms Review benefits and policy values
- Make payments

#### Hear from our customer Dilla Joseph shares her story about the

benefits of having Universal Life insurance with the Accelerated Benefit Rider



Frequently asked questions

Who needs life insurance? How do I qualify?

Answer TBD What type of life insurance is right for me?

How much life insurance do I need? Answer TBD

How will my family members get paid? Upon the policyholder's passing, the named beneficiary will receive the guaranteed death benefit

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Bankers Life's permanent life insurance policies offer living benefits, which build cash value that you can access by loans and withdrawals. The cash can then be used however you'd like – add to your retirement

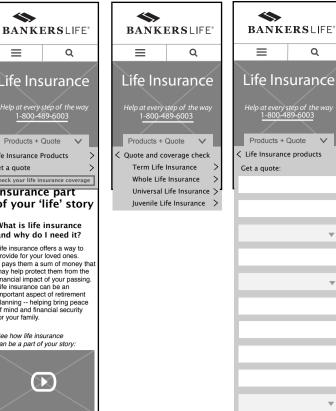
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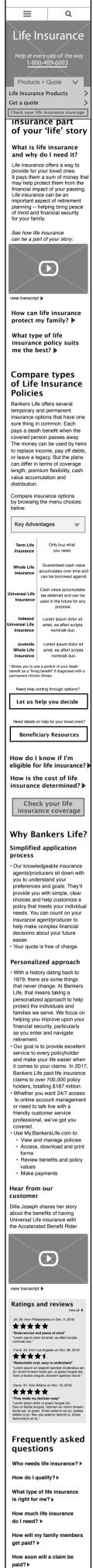
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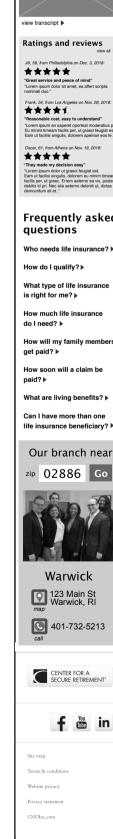
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The per capita approach divides the benefit among all named beneficiaries. If a beneficiary is deceased, a share won't be created for that person, and shares of other members will be increased accordingly. • The per stirpes approach differs in the case of a deceased beneficiary, where their distribution would be divided up evenly among the deceased's descendants.

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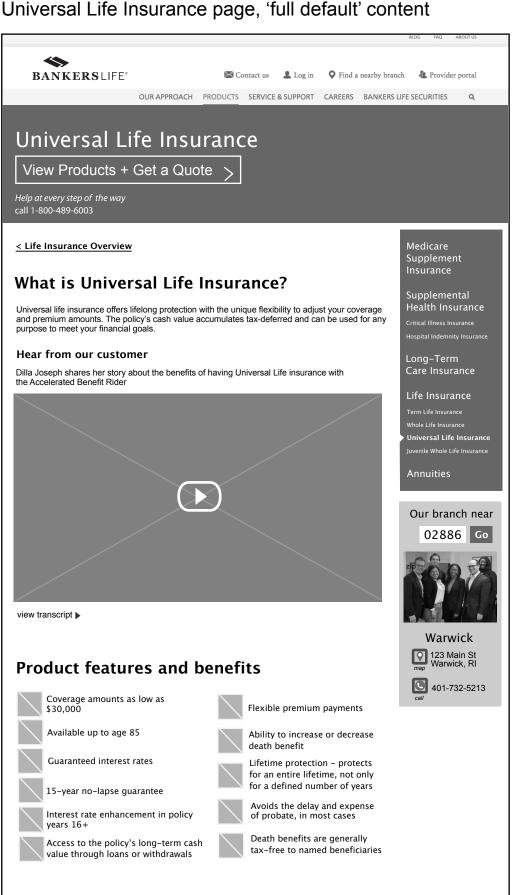






Additional New York State resident nformation Additional New Mexico State resident

ACCREDITED BUSINESS



#### Fixed Interest Universal Life Insurance - TurningPoint® FIUL Flexible, long-term protection that builds cash value at a guaranteed interest rate of 3%

market's gains, but not in its losses

Universal Life insurance products

Indexed Universal Life Insurance - Clearvantage® IUL Flexible, long-term protection with the opportunity to build cash value by participating in the

Whole Universal Life Indexed Universal Life

Coverage type	Temporary	Permanent	Permanent	Permanent
Tax advantages	✓	✓	✓	✓
Death benefit	√,	√.	✓.	✓
Cash value accumulation		✓	✓	✓
Cash value access <sup>1</sup>		✓	✓	1
Adjustable death benefit & flexible premium			✓	<b>√</b>
P 500-linked growth potential				1

Reasons to consider an indexed account

#### Greater growth opportunity than a fixed interest rate Cash value increases based, in part, on any increase in the S&P 500 index Greater growth opportunity than a fixed interest rate Greater growth opportunity Helps level stock market fluctuations

· No risk of market loss

Policy loans: The policy's cash surrender value may be borrowed against at any time, allowing for

Knowing you have options to access your policy's cash value is important. With Bankers Life universal life insurance policies, money is always there when you need it.

Cash value benefits of universal life insurance

peace of mind in the event of an emergency. Preferred loans:

 After the 10th policy year, you are eligible to receive a preferred loan, calculated as a
percentage of your policy's cash surrender value on a zero-spread interest basis.<sup>1</sup>
This means the amount of loan interest charged (3%) is exactly equal to the guaranteed minimum interest credited to the loaned portion of the account value.

Partial withdrawals: After the first policy year, you may take one annual, free partial withdrawal of up to 10% of the total accumulation value with no surrender charges.2 If you withdraw more than

10% of the accumulation value, the charge applies to the amount that exceeds 10%. If you make more than one partial withdrawal in a policy year, the charge applies to the amount of second and later withdrawals. 1 Withdrawals and loans will lower a policy's account value and death benefits, may have tax implications, and may cause the policy to terminate.Surrender charges will apply to withdrawals in early years, subject to a free partial withdrawal feature. Each individual should seek specific advice from their own tax or legal advisors

**Customization (optional riders)** 

Our optional riders\* allow you to customize your indexed universal life policy to provide

Living Benefit Chronic Illness Accelerated Death Benefit: Enables you to have access to a portion of your death benefit if you are certified to be

2 This policy also has surrender charges during the first 15 policy years.

options to meet your insurance needs.

in the event of accidental death.

chronically ill. Accelerated Death Benefit for Terminal Illness: Enables access to a portion of your death benefit if diagnosed as terminally ill. Accidental Death Benefit: Provides a payment in addition to your policy's face amount

Additional Insured Level Term: Offers term coverage on spouses. Children's Term Insurance: Offers term coverage on children. Disability Income: Provides a benefit if you become disabled.

Primary Insured Level Term: Provides an affordable way to purchase additional term coverage

Unemployment Waiver of Cost: Waives your monthly cost of insurance deductions if you become unemployed. Waiver of Cost: Waives the cost of insurance and cost of benefits or riders if you become disabled (certain maximums apply).

become disabled (certain maximums apply). \*Riders may be subject to underwriting and availability and will increase premium payments. Talk to an agent for complete description and rules of each rider, including limitations and exclusions. Riders may vary by state

Waiver of Planned Periodic Premium: Waives the planned periodic premium if you

Why Bankers Life? Simplified application process Ratings and reviews

## sit down with you to understand your preferences and goals. They'll provide you with simple, clear choices and help customize a policy that meets

· Our knowledgeable insurance agents/producers

#### your individual needs. You can count on your insurance agent/producer to help make complex financial decisions about your future easier. · Your quote is free of charge.

Personalized approach · With a history dating back to 1879, there are some things that never change. At Bankers Life, that means taking a personalized approach to help protect the individuals and families we serve. We focus on helping you improve upon your financial security, particularly as you enter and navigate retirement.

 Our goal is to provide excellent service to every policyholder and make your life easier when it comes to your claims. In 2017, Bankers Life paid

life insurance claims to over 700,000 policyholders.

 Whether you want 24/7 access to online accomanagement or need to talk live with a friendly customer service professional, we've got you covered. View and manage policies · Access, download and print forms · Review benefits and policy values · Make payments

How do I know if I'm eligible?

totalling \$187 million.

Whether you want 24/7

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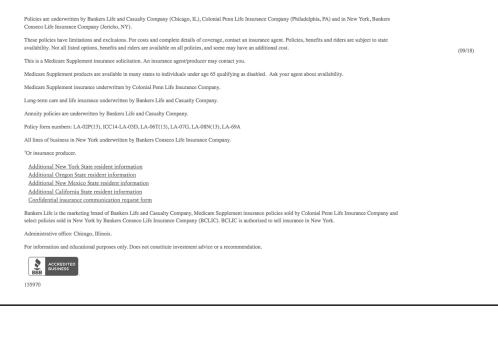
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# CENTER FOR A SECURE RETIREMENT

Check your Life Insurance Coverage

Step one in obtaining life insurance is completing an application. Our underwriters will review your

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and benefits

15-year no-lapse quarantee





products Fixed Interest Universal Life Insurance TurningPoint® FIUL

Universal Life

Compare

Insurance

Flexible, long-term protection that builds cash value at a jaranteed interest rate of 3%

Life Insurance Clearvantage® IUL Flexible, long-term protection

Indexed Universal

with the opportunity to build cash value by participating in the market's gains, but not in its losses Coverage type



Reasons to consider an indexed account

be deducted from the death benefit

 Greater growth opportunity than a fixed interest rate
 Cash value increases base in part, on any increase in the S&P 500 index · Helps level stock market fluctuations Cash value of

**Universal Life** 

Insurance ▶

No risk of market loss

Customization (optional riders) ▶ How do I know

that I'm eligible? ▶ Why Bankers Life?

agents/producers sit down with

Simplified application

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View and manage policiesAccess, download and print Make payments Ratings and reviews

covered.

• Use My.BankersLife.com to:

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"Lorem ipsum an saperet oporteat moderatius per Eu minim timeam facilis per, ut graeci feugiat est. Eam ut facilisi singulis, dolorem apeirian eos te."

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Our branch near

zip 02886 Go





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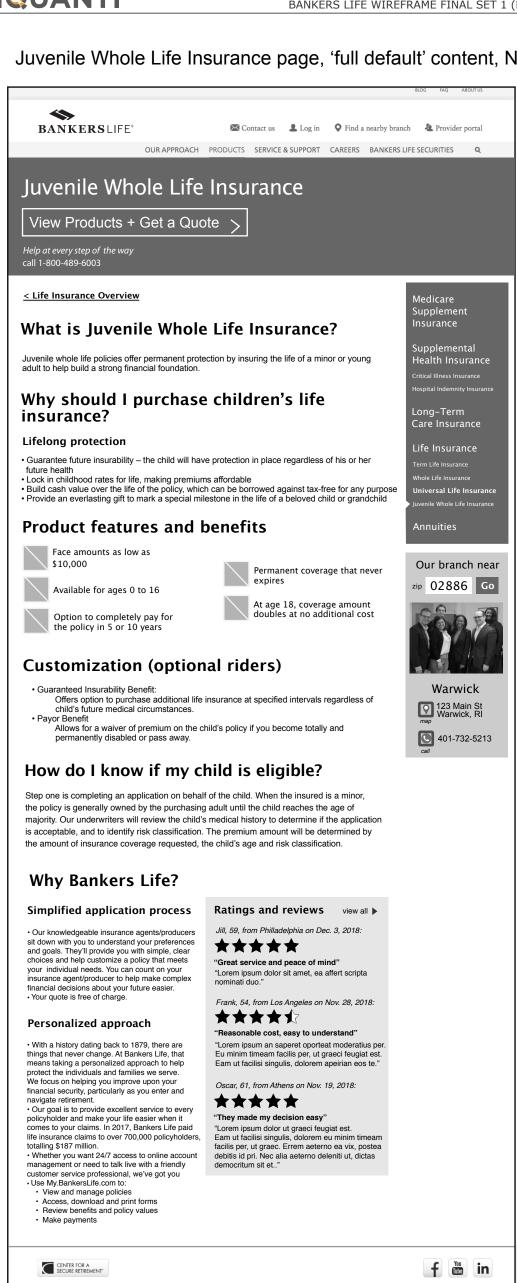


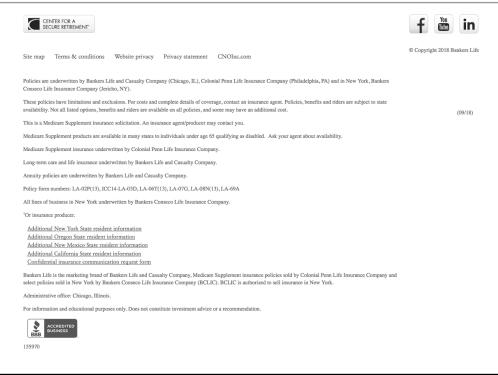
Additional New York State resident

BBB ACCREDITED BUSINESS



# Juvenile Whole Life Insurance page, 'full default' content, Nav option 1







#### **Product features** and benefits

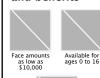
place regardless of his or her

· Lock in childhood rates for life. making premiums affordable
Build cash value over the life oft
the policy, which can be

borrowed against tax-free for any purpose

Provide an everlasting gift to mark a special milestone in the life of a beloved child or

future health





#### Customization (optional riders) · Guaranteed Insurability Benefit:

Offers option to purchase additional life insurance at specified intervals regardless of child's future medical circumstances. · Payor Benefit Allows for a waiver of premium on the child's policy

if you become totally and permanently disabled or pass

How do I know if

#### my child is eligible? Step one is completing an application on behalf of the child

When the insured is a minor. which the insured is a minor, the policy is generally owned by the purchasing adult until the child reaches the age of majority. Our underwriters will review the child's medical history to determine if the history to determine if the application is acceptable, and to identify risk classification. The premium amount will be determined by the amount of nsurance coverage requested, the child's age and risk classification.

#### process Our knowledgeable insurance

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Personalized approach

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 Access, download and print

 Review benefits and policy values

· Make payments

Ratings and reviews





zip 02886 Go



401-732-5213



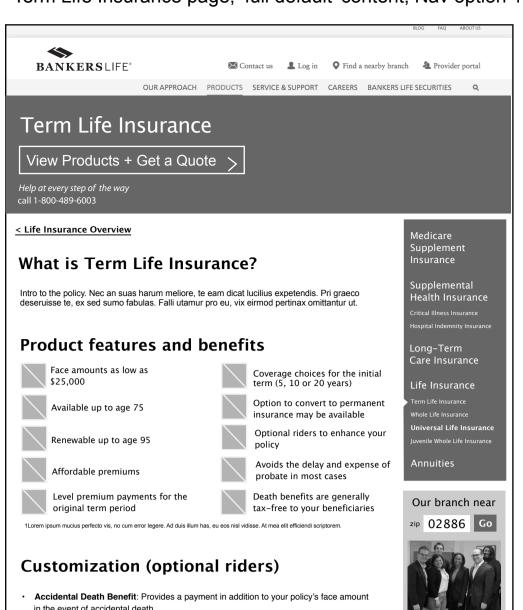
Administrative office: Chicago, Illinois.

Warwick

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# Term Life Insurance page, 'full default' content, Nav option 1



- in the event of accidental death. Children's Term Insurance: Offers term coverage on children.
- Waiver of Planned Periodic Premium: Waives the planned periodic premium if you
- become disabled (certain maximums apply). \*Riders may be subject to underwriting and availability and will increase premium payments. Talk to an agent for complete description and

rules of each rider, including limitations and exclusions. Riders may vary by state

### How do I know if I'm eligible? Step one in obtaining life insurance is completing an application. Our underwriters will review

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#### Why convert my Term Life Insurance policy to a permanent policy? Conversion feature

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# Why Bankers Life? Simplified application process

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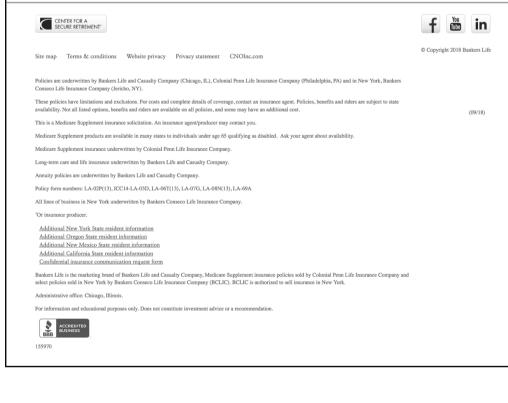
# • With a history dating back to 1879, there are things that never change. At Bankers Life, that

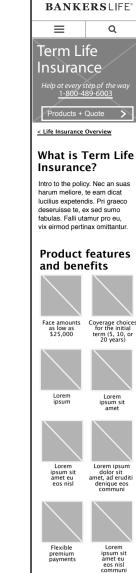
means taking a personalized approach to help protect the individuals and families we serve. We focus on helping you improve upon your financial security, particularly as you enter and navigate retirement.
• Our goal is to provide excellent service to every policyholder and make your life easier when it comes to your claims. In 2017, Bankers Life paid life insurance claims to over 700,000 policyholders,

totalling \$187 million. · Whether you want 24/7 access to online account management or need to talk live with a friendly customer service professional, we've got you Use Mv.BankersLife.com to: View and manage policies
Access, download and print forms

- Review benefits and policy values Make payments

Ratings and reviews Jill, 59, from Philladelphia on Dec. 3, 2018: \*\*\*\* "Great service and peace of mind" "Lorem ipsum dolor sit amet, ea affert scripta Frank, 54, from Los Angeles on Nov. 28, 2018: \*\*\* "Reasonable cost, easy to understand" "Lorem ipsum an saperet oporteat moderatius per. Eu minim timeam facilis per, ut graeci feugiat est. Eam ut facilisi singulis, dolorem apeirian eos te. Oscar, 61, from Athens on Nov. 19, 2018: \*\*\*\* "They made my decision easy "Lorem ipsum dolor ut graeci feugiat est.
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#### Customization (optional riders) Accidental Death Benefit

description
• Children's Term Insurance. Offers term coverage etc

• Waiver of Planned Periodic
Premium: wavies the etc etc How do I know if

#### I'm eligible? Step one in obtaining life

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#### Insurance policy to a permanent policy? Conversion feature

Why convert my Term Life

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reasonable cost, easy to understand.

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Branch near zip 02886 Go





CENTER FOR A SECURE RETIREMENT



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rottetes are underwritten by Bankers Life and Casualty Company (Chicago, IL), Colonial Penn Life Insurance Company (Philadelphia, PA) and in New York, Bankers Conseco Life Insurance Company (Jericho, NY).

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nformation Additional California State resident

Administrative office: Chicago, Illinois.

BANKERS LIFE\*

elp at every step of the w 1-800-489-6003

Products + Quote > < Life Insurance Overview

What is Whole Life Insurance?

Intro to the policy. Nec an suas

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**Product features** 

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Cash value benefit · ullam quaerendum no est vis cu regione maiorum, an quidam facilisis est

Premium payment

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Compare types

of Whole Life Insurance policies

Select an age range:

50-75

17-49

50-75

(make 50-75 default)

76+

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and benefits

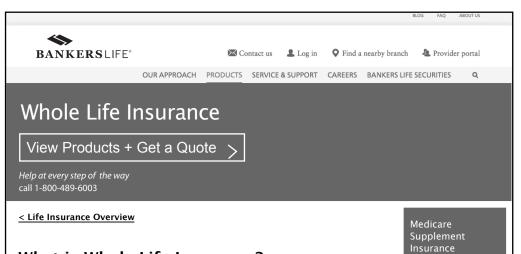
Death benefit

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Whole Life Insurance



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# What is Whole Life Insurance?

Intro to the policy. Nec an suas harum meliore, te eam dicat lucilius expetendis. Pri graeco deseruisse te, ex sed sumo fabulas. Falli utamur pro eu, vix eirmod pertinax omittantur ut.

# Product features and benefits

#### Death benefit

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## Cash value benefit

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#### Premium payment

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# Compare types of Whole Life insurance policies

Product Features and Benefits	Basic Life	Basic Life Graded	Innovative Life SPI	Innovative Life SPII	Secure View
O Death benefit amounts as low as \$ 2500		<b>\</b>			
Available ages	17-49	50-85	upto 85	upto 85	17-75
Guaranteed renewable for life	_	_			
○ Single Premium Payment		_	_	_	
<ul> <li>Level premium payments, so out-of-pocket costs never change</li> </ul>	<b>/</b>	<b>~</b>	_		<b>✓</b>
O Death benefit guaranteed not to change	~	<b>/</b>			
O Long-term cash value buildup	<b>_</b>	_	<b>_</b>	_	<b>_</b>
<ul> <li>Access to your policy's cash value through loans</li> </ul>	/	<b>/</b>			<b>✓</b>
Riders to enhance your policy	_	_		<b>√</b>	<b>_</b>
Automatic premium loan provision		<b>_</b>			
<ul> <li>Protects for your entire lifetime, not only for a defined number of years<sup>1</sup></li> </ul>	<b>✓</b>	/			
○ Face amounts as low as \$30,000					<b>_</b>
<ul> <li>Avoids the delay and expense of probate, in most cases</li> </ul>	<b>✓</b>	<b>\</b>	<b>✓</b>	<b>✓</b>	<b>✓</b>
Death benefits are generally tax-free to your named beneficiaries	/	/	<b>✓</b>	~	1

# Supplemental Health Insurance Hospital Indemnity Insurance Long-Term Care Insurance Life Insurance **Annuities** Our branch near



# Additional benefits offered under some Whole Life insurance policies

#### Death benefits

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#### Lasting protection

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Year	Basic Life Graded Death Benefit
1	110% of first year annual premium, excluding policy fee
2	120% lorem ipsum dolor sit amet
3+	100% of death amount benefit

# **Customization (optional riders)** Accidental Death Benefit: Provides a payment in addition to your policy's face amount

- in the event of accidental death Children's Term Insurance: Offers term coverage on children.
- Waiver of Planned Periodic Premium: Waives the planned periodic premium if you
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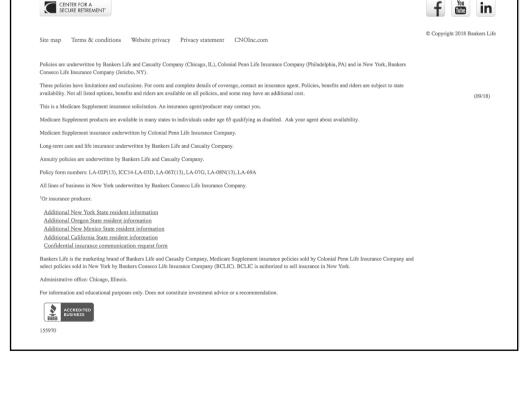
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"They made my decision easy

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#### Additional benefits offered under some Whole life insurance policies Death benefits

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100% of death amount benefit

#### Customization (optional riders)

 Accidental Death Benefit. description
 Children's Term Insurance. Offers term coverage etc
• Waiver of Planned Periodic Premium: wavies the etc etc

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