




## 'Full default' content page - mobile

transcript UI  
scrolls as video  
proceeds

PLACEHOLDER option to feature individual agents, perhaps ordered by proximity (cycle through offices)



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# Life Insurance

## 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 and distribution.

	TERM	WHOLE	UNIVERSAL	INDEXED UNIVERSAL	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			 PLUS Living Benefit <sup>SM</sup> Option		

**Products + Quote**

## of Life Insurance Policies

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Compare insurance options by selecting browsing the menu choices below.

**Key Advantages**

On mobile,  
products + quote  
menu stays in  
position as user  
scrolls/ swipes





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OUR APPROACHPRODUCTSVERVICE & SUPPORTCAREERSBANKERS LIFE SECURITIES

# Universal Life Insurance

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*Help at every step of the way*  
call 1-800-489-6003

< Life Insurance Overview

## What is Universal Life Insurance?

Universal life insurance offers lifelong protection with the unique flexibility to adjust your coverage and premium amounts. The policy's cash value accumulates tax-deferred and can be used for any purpose to meet your financial goals.

### Hear from our customer

Dilla Joseph shares her story about the benefits of having Universal Life insurance with the Accelerated Benefit Rider

view transcript ▶

## Product features and benefits

Coverage amounts as low as \$30,000	Flexible premium payments
Available up to age 85	Ability to increase or decrease death benefit
Guaranteed interest rates	Lifetime protection – protects for an entire lifetime, not only for a defined number of years
15-year no-lapse guarantee	Avoids the delay and expense of probate, in most cases
Interest rate enhancement in policy years 16+	Death benefits are generally tax-free to named beneficiaries
Access to the policy's long-term cash value through loans or withdrawals	

## Universal Life insurance products

### Fixed Interest Universal Life Insurance – TurningPoint® FIUL

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

### Indexed Universal Life Insurance – Clearvantage® IUL

Flexible, long-term protection with the opportunity to build cash value by participating in the market's gains, but not in its losses.

	Term	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>		✓	✓	✓
Adjustable death benefit & flexible premium			✓	✓
S&P 500-linked growth potential				✓

<sup>1</sup> Any outstanding loans or indebtedness at time of death will be deducted from the death benefit.

## Reasons to consider an indexed account

- No risk of market loss
- Greater growth opportunity than a fixed interest rate
- Cash value increases based, in part, on any increase in the S&P 500 index
- Helps level stock market fluctuations

## Cash value benefits of universal life insurance

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.

Policy loans:

- The policy's cash surrender value may be borrowed against at any time, allowing for 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.<sup>2</sup> 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.

<sup>1</sup> 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.  
<sup>2</sup> This policy also has surrender charges during the first 15 policy years.
 

## Customization (optional riders)

Our optional riders\* allow you to customize your indexed universal life policy to provide options to meet your insurance needs.

- 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 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 in the event of accidental death.
- 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).
- 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.

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### 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.

### 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, 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 covered.
- Use My BankersLife.com to:
  - View and manage policy information
  - Access, download and print forms
  - Review benefits and policy values
  - Make payments

### Ratings and reviews

[view all ▶](#)

*Jill, 59, from Philadelphia 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:*

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## How do I know if I'm eligible?

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. 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](#)

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These policies have limitations and exclusions. For costs and complete details of coverage, contact an insurance agent. Policies, benefits and riders are subject to state availability. 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 Company.  
Policy form numbers: LA-02P(13), ICC14-LA-03D, LA-06T(13), LA-07G, LA-08N(13), LA-69A  
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\*Or insurance producer:  
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Help at every step of the way  
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[Products & Quote](#)

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[view transcript ▶](#)

## Product features and benefits

Coverage amounts as low as \$30,000	Available up to age 85
Guaranteed interest rates	15-year no-lapse guarantee
Interest rate differential in policy years 16+	Access to the policy's long-term cash value through loans or withdrawals
Flexible premium payments	Ability to increase or decrease death benefit
Lifetime protection – protects for an entire life term, not only for a defined number of years	Avoids the delay and expense of probate, in most cases
Death benefits are generally tax-free to named beneficiaries	

## Compare Universal Life Insurance products

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### Indexed Universal Life Insurance – ClearVantage® IUL

Flexible, long-term protection with the opportunity to build cash value by participating in the market's gains, but not in its losses.

Coverage type	
Term Life Insurance	Temporary
Whole Life Insurance	Permanent
Universal Life Insurance	Permanent
Indexed Universal Life Insurance	Permanent

\* Any outstanding loans or indebtedness at time of death will be deducted from the death benefit.

## Reasons to consider an indexed account

- No risk of market loss
- Greater growth opportunity than a fixed interest rate
- Cash value increases based, in part, on any increase in the S&P 500 index
- Helps level stock market fluctuations

## Cash value of Universal Life Insurance ▶

## Customization (optional riders) ▶

## How do I know that I'm eligible? ▶

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- With a history dating back to 1879, there are some things that never change. At Bankers Life, those things include 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.
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- Use My BankersLife.com to:
  - View and manage policies
  - Access, download and print forms
  - Review benefits and policy values
  - Make payments

## Ratings and reviews

JUL 59 from Philadelphia on Dec 3, 2018:

★★★★★

"Great service and peace of mind"  
Lance took the time to explain everything clearly and without overselling.

FRIAN, SA from Los Angeles on Nov 28, 2018:

★★★★★

"Reasonable cost, easy to understand"  
Lance took an honest approach to explaining the costs involved in universal life insurance. He was very helpful in explaining the pros and cons of each option. He was very professional and easy to work with. He was very helpful in explaining the pros and cons of each option. He was very professional and easy to work with.

OCT 61 from Atlanta on Nov 18, 2018:

★★★★★

"They made my decision easy"  
I was looking for a life insurance policy that would give me the best value for my money. I was looking for a life insurance policy that would give me the best value for my money. I was looking for a life insurance policy that would give me the best value for my money. I was looking for a life insurance policy that would give me the best value for my money.

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**Warwick**

123 Main St

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401-732-5213

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This is a Medical Supplemental Insurance plan. It is not a health insurance plan. It does not replace your health insurance. It is not a health insurance plan. It does not replace your health insurance. It is not a health insurance plan. It does not replace your health insurance.

Medical Supplemental policies are available in certain states. Coverage is provided by Colonial Penn Life Insurance Company.

For more information and detailed policy documents, please visit [www.bankerslife.com](#).

Additional Online State resident information  
Additional New Mexico State resident information  
Additional California State resident information  
Confidential internet communication required first

Bankers Life is the marketing brand of Bankers Life and Casualty Company, Medicare Supplemental Insurance Company and Colonial Penn Life Insurance Company (BCLC). BCLC is authorized to sell life insurance in New York.

Not a contract. Consult policy document.  
For information and detailed policy documents, please visit [www.bankerslife.com](#).  
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< Life Insurance Overview

What is Term 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

Face amounts as low as \$25,000

Available up to age 75

Renewable up to age 95

Affordable premiums

Level premium payments for the original term period

Coverage choices for the initial term (5, 10 or 20 years)

Option to convert to permanent insurance may be available

Optional riders to enhance your policy

Avoids the delay and expense of probate in most cases

Death benefits are generally tax-free to your beneficiaries

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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 become disabled (certain maximums apply).

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Why convert my Term Life Insurance policy to a permanent policy?

Conversion feature

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Conversion credit

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These policies have limitations and exclusions. For costs and complete details of coverage, contact an insurance agent. Policies, benefits and riders are subject to state availability. 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.

Medicare Supplement insurance underwritten by Colonial Penn Life Insurance Company.

Long-term care and life insurance underwritten by Bankers Life and Casualty Company.

Annuity policies are underwritten by Bankers Life and Casualty Company.

Policy form numbers: LA-02P(13), ICC14-LA-03D, LA-06T(13), LA-07G, LA-08N(13), LA-69A

All lines of business in New York underwritten by Bankers Conesco Life Insurance Company.

<sup>1</sup>Or insurance producer.

Additional New York State resident information

Additional Oregon State resident information

Additional New Mexico State resident information

Additional California State resident information

Confidential Insurance Communication request form

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Administrative office: Chicago, Illinois.

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(09/18)

# Term Life Insurance

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[Life Insurance Overview](#)

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

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Face amounts as low as \$25,000	Coverage choices for the initial term (5, 10, or 20 years)
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Level premium payments for your term period	Death benefits are generally tax-free to your beneficiaries

## Customization (optional riders)

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

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Administrative office: Chicago, Illinois.

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