Our Program Guarantees

- **1st Day Coverage.** You are fully protected the very first day your coverage goes into effect with no exclusions and no waiting period.
- **Ease of issue.** No physical exams.
- **Premiums will never go up**. *Lock into a rate at your current age and the cost will never increase* regardless of changes to your health and age.
- **Benefits will never go down** regardless of changes to your health and age.
- **All Programs Build cash Values**.
- **Benefit is Paid TAX FREE**
- **Your policy can never be cancelled** (as long as premium payments are made).
- **Protected Asset** (you will never be forced to liquidate this program)