Fully Guaranteed

Permanent Whole Life Insurance

Guaranteed Rates never increase. **(Lock in a rate at your current age and the cost will never increase regardless of changes in your health.**

Guaranteed Benefits never decrease.

Guaranteed Renewable for life. **(The only way this policy will terminate is if you stop paying premiums.)**

Company cannot terminate your policy due to age or health.

Builds cash value. **(Can be used in case of an emergency.)**

Benefit is paid TAX Free.

Protected Asset **(You will never be forced to liquidate the face value of your policy.)**

Easy Application **(No medical exams or blood samples)**

_____ _____/Mo. _____

_____ _____/Mo. _____

_____ _____/Mo. _____

Your premium will draft on: _____

Coverage:

☐ Immediate (First day coverage)

☐ Graded/Modified (Year 1 & 2) First day coverage for death due to accident. Full coverage for death due to any cause in 24 months & 1 day.

Rates quoted are based on your current age & preliminary health review and are subject to underwriting approval. If you delay applying, rates could be higher at the time of applications based on age, health conditions and/or other factors.

Todd Siebels **(252)321-3226**