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)

Printing Request:
Since this isn't printing to the edges, can you cut / trim around the certificate before laminating? As close as you can without cutting into the purple header frame up top and above the dash line to where everything looks proportionate.

Thank you!