



## Guaranteed Issue Whole Life Insurance (GIWL)

GIWL is designed to help provide secure, budget-based financial protection that you and your family can count on.

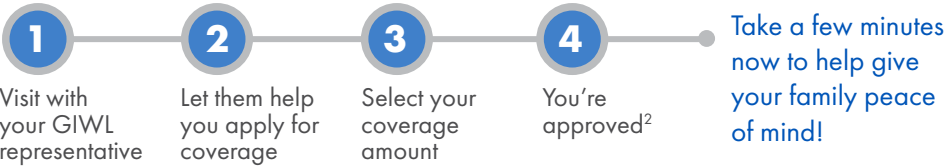
- Guaranteed issue means no medical exam, no health questions, and acceptance is guaranteed between the ages of 50 - 85.**
- Premiums will never go up.** Your premiums are set from the beginning and are guaranteed never to increase for the life of the policy.
- Chronic & Terminal illness coverage included.** An accelerated death benefit based on eligibility comes with your policy riders,<sup>1</sup> and are included at no extra cost.
- Tax free benefits.** Under current federal law, the policy death benefit is not subject to federal income tax.

GIWL COVERAGE AMOUNTS RANGE FROM \$5,000 TO \$25,000								
SAMPLE MONTHLY PREMIUMS*								
AGE	\$10,000		\$15,000		\$20,000		\$25,000	
	Male	Female	Male	Female	Male	Female	Male	Female
50	\$51.92	\$35.83	\$76.89	\$52.74	\$101.85	\$73.93	\$126.81	\$91.91
60	\$63.17	\$50.02	\$93.75	\$74.03	\$138.18	\$110.15	\$172.22	\$137.19
70	\$98.18	\$74.52	\$146.27	\$110.78	\$215.24	\$163.60	\$268.55	\$204.00
80	\$246.44	\$175.42	\$368.66	\$262.13	\$538.70	\$383.77	\$672.87	\$479.22

As of 09/14/2018  
\*All rates include a \$24 annual policy fee

For more information, contact:

### Apply and be approved in minutes with four simple steps:



The application is short and the process is quick. The policy can be easily tailored to your personal needs and budget. And protection for your loved ones is guaranteed.

<sup>1</sup> All riders are not available in all states: Chronic Illness and Terminal Illness ABRs not available in CA; Chronic Illness ABR not available in DC  
<sup>2</sup> No insurance will take effect until a policy is delivered to the insured and the full first premium due is paid.

