

#### Guaranteed Issue Whole Life Insurance Benefits



## **Guaranteed Acceptance Life Insurance**

Permanent insurance protection that lasts a lifetime - You are automatically qualified and we guarantee that we won't turn you down.



#### No Medical Exam and No Health Questions Required

This guaranteed issue life insurance product requires <u>NO medical exams</u> or health questions that can cause traditional life insurance costs to skyrocket.



### Up to \$25,000\* in Life Insurance Coverage

Get a Guaranteed Issue Life Insurance policy starting with coverages from \$5,000 all the way up to \$25,000.

Rates start at \$20/month for a female and \$29/month for a male, age 50 with \$5,000 in coverage.



# Living Benefits are Included - at NO EXTRA COST

**Chronic Illness -** This benefit returns all of the premiums paid and is triggered when the insured cannot perform at least 2 of the 6 "activities of daily living" (bathing, continence, dressing, eating, toileting, transferring) or is diagnosed with a severe cognitive impairment like Alzheimer's or dementia.

**Terminal Illness -** This benefit provides 50% of the applicable death benefit at the time of acceleration. Terminal Illnesses are illnesses or physical conditions that are certified by a physician to be reasonably expected to result in the insured's death within 24 months from the date of certification.

Learn More About Living Benefits.



# **Guaranteed Level Life Insurance Payments**

Premiums for our guaranteed acceptance life insurance policies are level (or fixed premiums) and are guaranteed not to increase during the life of the policy.



# Senior Life Insurance for Ages 50-80

Guaranteed Issue Whole Life Insurance is a product specially designed with Seniors in mind. If you are between the ages of 50-80, you are guaranteed to be accepted for a policy and cannot be turned down for health or medical reasons.

Learn More About Our Senior Life Insurance Options