

The loss of a loved one is too often accompanied by the additional burden of final costs. Grieving families are faced with bills for funeral expenses, medical and travel expenses and other debts. Planning ahead and providing for these expenses now will give you the peace of mind that your family can pay them when the time comes.

Leave a legacy of caring instead of debt – a LifeScape® Simplified Whole Life insurance policy is designed to help your loved ones pay your final expenses.

And, this plan's application requires NO invasive physical exam or blood tests.

It's so easy to apply for Simplified Whole Life – only ONE application, with a few health questions. Your past and current health will determine which of the three plans you may qualify for.



If you have an excellent health history, the **Level Death Benefit** offers exceptional benefits at the most affordable rate.

Able to answer "no" to all health questions on the application.

Level Death Benefit

For ages 0 through 80
(must be at least six months old)

The full cash benefit is paid upon an accidental or non-accidental death, in amounts from \$5,000 to \$50,000.*

Quality life insurance is still available even if you have some unfavorable health history with the **Graded Death Benefit** plan.

Able to answer "no" to all health questions in Sections A and B of the application.

Graded Death Benefit

For ages 40 through 80

The full cash benefit** is paid upon an *accidental* death in amounts from \$5,000 to \$35,000.*

When death is due to natural causes, the benefit is:

- 40 percent of the benefit amount in year one of coverage
- 75 percent of the benefit amount in year two of coverage
- 100 percent of the full benefit amount in year three and beyond.

If your health history has caused you to have difficulty finding any life insurance coverage, the **Modified Death Benefit** plan could be just right for you!

Able to answer "no" to all health questions in Section A of the application.

Modified Death Benefit

For ages 40 through 80

The full cash benefit** is paid upon an *accidental* death in amounts from \$5,000 to \$25,000.

When death is due to natural causes, the benefit is:

- 110 percent return of the annual premium amount in year one of coverage
- 220 percent return of the annual premium amount in year two of coverage
- 100 percent of the full benefit amount in year three and beyond.

Graded and Modified Death Benefit not available in some states.

* Ages 66-80 – maximum benefit amount is \$25,000.

** Arkansas – Accidental death benefit is 40 percent in year one/75 percent in year two.