

The Family Protection Plan

Term life insurance with
terminal illness benefit to age 100



Family Protection Plan Highlights

The *Family Protection Plan* offers a guaranteed level premium to age 100 and a guaranteed level death benefit for the first 10 years. After 10 years the death benefit is projected to remain level to age 100 and we do not anticipate a reduction. The coverage amount cannot be individually decreased on a particular insured due to a change in age or health.

- **Affordability.** You choose the level of benefit that best meets the needs of your family. (\$10,000 \$25,000 \$50,000).
- **Eligibility.** Approval of your individual/family medical plan automatically makes those approved eligible for up to \$50,000 in life insurance coverage.
- **Children and Grandchildren Plan.** Policies for your children can be purchased for your children ages newborn through 23 (covered to age 100) for \$4.33/monthly for a \$10,000 policy or \$8.67/monthly for a \$20,000 policy.
- **Easy Application Process.** Simply fill out your personal information and beneficiary information. You will be automatically accepted with approval of your medical application. This includes all family members also approved on your individual medical plan.
- **Emergency Burial Benefit.** Within 24 hours after receiving notice of an insured's death, an emergency death benefit of the lesser of 50% of the coverage amount, or \$15,000 will be mailed to the insured's beneficiary, unless the death is under investigation.
- **Terminal Illness.** This plan pays the insured 30% (25% in CT & MI) of the policy coverage in a lump sum upon the occurrence of a terminal condition that will result in a limited life span of less than 12 months.

Underwritten by:



MONTHLY PREMIUMS and COVERAGE AMOUNTS

| Age on Approval | \$10,000 | \$25,000 | \$50,000 |
|-----------------|----------|----------|----------|
| 18 | \$6.16 | \$8.91 | \$13.49 |
| 19 | \$6.16 | \$8.91 | \$13.49 |
| 20 | \$6.16 | \$8.91 | \$13.49 |
| 21 | \$6.17 | \$8.93 | \$13.54 |
| 22 | \$6.18 | \$8.95 | \$13.58 |
| 23 | \$6.19 | \$8.98 | \$13.62 |
| 24 | \$6.20 | \$9.00 | \$13.66 |
| 25 | \$6.21 | \$9.02 | \$13.70 |
| 26 | \$6.34 | \$9.35 | \$14.37 |
| 27 | \$6.47 | \$9.68 | \$15.04 |
| 28 | \$6.61 | \$10.02 | \$15.70 |
| 29 | \$6.74 | \$10.35 | \$16.37 |
| 30 | \$6.87 | \$10.68 | \$17.03 |
| 31 | \$7.10 | \$11.25 | \$18.16 |
| 32 | \$7.32 | \$11.81 | \$19.28 |
| 33 | \$7.55 | \$12.37 | \$20.41 |
| 34 | \$7.77 | \$12.93 | \$21.53 |
| 35 | \$8.00 | \$13.49 | \$22.66 |
| 36 | \$8.34 | \$14.35 | \$24.37 |
| 37 | \$8.68 | \$15.20 | \$26.07 |
| 38 | \$9.02 | \$16.06 | \$27.78 |
| 39 | \$9.36 | \$16.91 | \$29.49 |
| 40 | \$9.70 | \$17.76 | \$31.20 |
| 41 | \$10.23 | \$19.08 | \$33.82 |
| 42 | \$10.75 | \$20.39 | \$36.44 |
| 43 | \$11.28 | \$21.70 | \$39.07 |
| 44 | \$11.80 | \$23.01 | \$41.69 |
| 45 | \$12.33 | \$24.32 | \$44.32 |
| 46 | \$12.98 | \$25.95 | \$47.56 |
| 47 | \$13.63 | \$27.57 | \$50.81 |
| 48 | \$14.28 | \$29.20 | \$54.06 |
| 49 | \$14.93 | \$30.82 | \$57.31 |
| 50 | \$15.58 | \$32.45 | \$60.56 |
| 51 | \$16.59 | \$34.99 | \$65.64 |
| 52 | \$17.61 | \$37.53 | \$70.72 |
| 53 | \$18.63 | \$40.07 | \$75.80 |
| 54 | \$19.64 | \$42.61 | \$80.88 |
| 55 | \$20.66 | \$45.15 | \$85.97 |
| 56 | \$22.06 | \$48.65 | \$92.96 |
| 57 | \$23.46 | \$52.15 | \$99.96 |
| 58 | \$24.86 | \$55.64 | \$106.96 |
| 59 | \$26.26 | \$59.14 | \$113.95 |
| 60 | \$27.66 | \$62.64 | \$120.95 |
| 61 | \$29.70 | \$67.76 | \$131.20 |
| 62 | \$31.75 | \$72.89 | \$141.44 |
| 63 | \$33.80 | \$78.01 | \$151.69 |
| 64 | \$35.85 | \$83.13 | \$161.94 |
| 65 | \$37.90 | \$88.26 | \$172.18 |
| 66 | \$41.52 | \$97.29 | \$190.26 |
| 67 | \$45.13 | \$106.33 | \$208.33 |
| 68 | \$48.75 | \$115.37 | \$226.41 |
| 69 | \$52.36 | \$124.41 | \$244.49 |
| 70 | \$55.98 | \$133.45 | \$262.56 |

Children's Rates
Age on Application date:

Full-term newborn to 23 years

\$10,000

Rate: \$4.33 monthly per child

\$20,000

Rate: \$8.67 monthly per child

Underwritten by:

