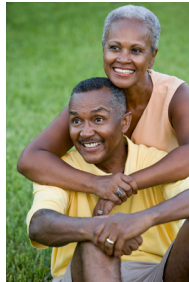


Final Expense Coverage!

Non-Med Simplified Issue!

Three Whole Life Products!



Provide funds for your loved ones for expenses – such as funeral costs and outstanding medical bills.

- **National Funeral Directors Association:** average cost of a funeral is \$6,560.¹
- **Social Security** provides a one-time death benefit of \$255.²
- **Veteran's Administration** provides:
 - \$300 for non-service related burial and funeral expenses.³
 - \$300 plot allotment.³

Express Issue Final Expense Whole Life products offer:

- Day one coverage!⁴
- Up to \$100,000 in coverage!⁴
- Coverage that's affordable!
- Guaranteed level premiums.
- Optional Accidental Death Benefit Rider and Child Rider available.⁵
- Simple yes/no application.
- No medical exams or bodily fluids testing.⁶

Sample Monthly PAC ⁷ Premiums For \$10,000 Face Amount		
Product:	Male 60 NT	Female 60 NT
Express Issue WL (Graded Benefit)	\$67.46	\$56.54
Express Issue Deluxe WL	\$56.88	\$44.91
Express Issue Premier WL	\$44.69	\$35.42

Simplified Products – Faster Results

It's What We Know – It's All We Do™



¹Source: NFDA 2010 General Price List Survey; www.nfda.org

²Source: www.socialsecurity.gov/survivorplan/ifyou7.htm

³Source: www.cem.va.gov/bbene_burial.asp

⁴For those who qualify.

⁵Not available with EIWL.

⁶Oral fluids/HIV testing collected by a paramed is required for WI applicants.

⁷PAC: An agreement in which the policyowner authorizes the Company to automatically draft premiums due from his/her specified bank account.

Policy forms: 200-376, 200-466 (UHL); 18-376, 18-466 (UFFL). Rider forms: AD-66, 200-356 (UHL); 18-119, 18-356 (UFFL).

Product/rider availability and issue ages vary by state.