

Introducing

The Total Protection Series

*Three policies that cover the complete underwriting spectrum from
Virtually guaranteed issue* to simplified issue.*

Agent Use Only

***Express Issue Whole Life**

(200-376)

- Virtually guaranteed issue: reasons for decline include being diagnosed as terminally ill or having AIDS, HIV or any other immunological disorder; or being confined to a medical facility or requiring assistance with ADLs (see application for complete set of questions).
- Ages 25 to 80 up to \$50,000 (CA: 45-80).
- Guaranteed cash values.
- Graded death benefit in first 2 years:
 - ◆ 1st year: return of premium plus 12%
 - ◆ 2nd year: return of premium plus 24%
- ADB included in first 2 years (full death benefit for accidental death)

Express Issue WL Deluxe

(200-466)

- Simplified Issue - 6 health questions.
- Insulin-dependent diabetics are accepted.
- Ages 20-80, maximum face \$50,000.
- Guaranteed cash values.
- Immediate death benefit.
- Accidental Death rider available.
- 8 tables issued standard.

Express Issue WL Premier

(200-466)

- Simplified Issue - expanded medical questions.
- Ages 20 to 60 up to \$100,000.
- Ages 61 to 80 up to \$50,000.
- Guaranteed cash values.
- Immediate death benefit.
- Accidental Death rider available.
- 4 tables issued standard.

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