



POLICY DESCRIPTIONS

Juvenile Term to Age 25 - This policy is available from birth to 25 years of age. Our Term Insurance policy provides more adequate coverage to cover temporary needs such as going through the educational years. It will also protect your insurability at age 25 when you can convert to other insurance without evidence of insurability. This policy does not accrue any cash value.

Whole Life - When you select a Whole Life policy, your premiums are somewhat small, however, they are payable to age 100. These policies provide lifetime protection, a growing cash value in the policy after three years and there is never any change in the premium. You may borrow against the cash value of this policy at any time at a very modest rate of interest. Whole Life policies are available from birth to 80 years of age.

Single Premium Life - The basic principle of the Single Premium Policy is that the desired insurance benefit is purchased in *One Payment* and you are insured for life. This policy is available from birth to age 80. No further premiums are required and you have a fully Paid-up policy for life. The policy develops an immediate cash value and continues to grow throughout your entire life. You may borrow against the cash value of this policy at any time at a very modest rate of interest.

Three-Year Payment - The advantage of this policy is that premiums are payable over a period of three years at which time the policy is paid-up and you are insured for life. It offers the same benefits as our other permanent plans of insurance. This policy is available from birth to age 80.

Five-Year Payment - The advantage of this policy is that premiums are payable over a period of five years at which time the policy is paid-up and you are insured for life. It offers the same benefits as our other permanent plans of insurance. This policy is available from birth to age 80.

Seven-Year Payment - The advantage of this policy is that premiums are payable over a period of seven years at which time the policy is paid-up and you are insured for life. It offers the same benefits as our other permanent plans of insurance. This policy is available from birth to age 80.

Ten-Year Payment - The advantage of this policy is that premiums are payable over a period of ten years at which time the policy is paid-up and you are insured for life. It offers the same benefits as our other permanent plans of insurance. This policy is available from birth to age 80.

Twenty-Year Payment - The advantage of this policy is that premiums are payable over a period of twenty years at which time the policy is paid-up and you are insured for life. It offers the same benefits as our other permanent plans of insurance. This policy is available from birth to age 80.

Five-Year Level Term, Ten Year Level Term, Twenty Year Level Term - A level term policy offers a large amount of insurance for a very low premium. This policy is available from age 18 to 80. If death occurs within the initial term period or any renewal period, the face amount of the certificate is payable in cash or as a monthly income. Use this low Term Insurance to cover temporary needs, such as mortgage, bank loans, education years and family loans. Premiums can be paid annually, semiannually or quarterly.