

Whole Life PAY TO 100

A **whole life insurance** with a guaranteed level insurance amount, **cash values** available at the **5th contract anniversary** and **premiums payable to age 100**.

Age at Issue

18 to 80 years

Premiums

Fixed, guaranteed and payable to age 100

Available insurance amounts

\$10,000 and more

Cash value

- ▶ Available at the 5th contract anniversary
- ▶ Partial or total surrender available
- ▶ Option of borrowing

Available in Simplified Issue

 **Express**
\$10,000 to \$150 000

Age at subscription

Ages 18 to 80

Requirements

15 eligibility questions

No medical examination, no fluids, no underwriting

Additional Protections

- ▶ Credit Insurance Rider in **Express** with a 2-year benefit period
- ▶ Credit Insurance Rider in **Regular** with a benefit period of 2 years, 5 years or up to age 65
- ▶ Term Coverages: T-10 | T-15 | T-20 | T-25 | T-30
- ▶ Child Rider (Life Insurance)
- ▶ Waiver of Premiums in the Event of Death Total Disability
- ▶ Waiver of Premiums in the Event of Loss of Employment
- ▶ Accidental Fracture
- ▶ Accidental Death and Dismemberment
- ▶ Critical Illness Insurance pre-approved in **Regular** only

Available in Regular Underwriting

 **Regular**
\$150,001 and more

Age at subscription

Ages 18 to 80

Requirements

[See the Underwriting Requirements](#)