Graded Death Benefit Whole Life 3



Cash Value Provides Cash Equity While Alive and Guaranteed Surrender Values			
\$5,000 or \$10,000 — Guaranteed Issue through age 100 (no health questions)			Guaranteed Issue \$10,000 or \$25,000 Term Insurance Rider for eligible dependent children ages 0–24 ²
\$10,000 to \$25,000 — Guaranteed Issue through age 79 with an optional LONG TERM CARE RIDER ¹			Guaranteed Premiums for the life of the coverage
Partial coverage Years 1 & 2 with full coverage beginning in Year 3			
To Enroll, Get a Custom Quote or Ask Questions: 800-421-3142	1	Experienced and professional team	
	2	Competitive life insurance options	
	3	EASY a	EASY application process

¹To be eligible for the optional Long Term Care rider, you must not currently be receiving or have been diagnosed as needing long term care services. Certain limitations and exclusions apply. See your certificate and selected riders for more detail. ² Certain eligibility requirements exist. Call the North Carolina Retiree Life Line for more information. ³Guaranteed acceptance only applies to Graded Death Benefit Whole Life (Policy Form WP100).

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