



Mortgage Protection with Living Benefits – Whole Life

Foresters PLAN RIGHT

Member Benefits:

\$10,000 min death benefits.

Terminal Illness with life expectancy of 12 months or less.

Loan up to 75% of death benefit up to \$250,000.

College Scholarships up to \$8,000 per child.

Orphan Benefits of \$900 a month per child up to age 18.

Orphan Scholarships up to \$6,000 a year per child.

Legal Services
Free Family Will.

Emergency Assistance Program.



Mutual of Omaha LIVING PROMISE

Terminal Illness:

Life expectancy 12 months or less.

Accelerate up to 100% of death benefit.

Available on level death benefit only.

Nursing Home Confinement:

Confined to nursing home for 90 consecutive days and is expected to remain in nursing home for duration of life.

Accelerate up to 100% of death benefit.

Available on Level death benefit only.



TRANSAMERICA IMMEDIATE SOLUTIONS

Terminal Illness:

Life expectancy 12 months or less.

Accelerate up to 92% of death benefit.

Nursing Home Confinement:

Confined to nursing home for 90 consecutive days and is expected to remain in nursing home for duration of life.

Accelerate up to 92% of death benefit.

Check state availability of Nursing Home benefit.

AMERICO EAGLE PREMIER

Terminal Illness:

Life expectancy 12 months or less.

Accelerate up to 50% of death benefit.

OXFORD LIFE INSURANCE COMPANY ASSURANCE

Terminal Illness:

Life expectancy 12 months or less.

Accelerate up to 100% of death benefit.



AIG GUARANTEED ISSUE

Terminal Illness:

Life expectancy 12 months or less.

Accelerate up to 50% of death benefit.

Not available during the first 2 years.

Chronic Illness:

Two activities of daily living or requires substantial supervision due to severe cognitive impairment.

Pays out amount equal to total premium paid up to 50% of the death benefit.

Not available during first 2 years.

FACTS & STATS

CANCER

- 1 in 2 MEN will get cancer
- 1 in 3 WOMEN will get cancer
- 68% Survival Rate

STROKE

- 800,000 Per Year
- 80% Survival Rate
- Average age of first stroke; 66 for MEN & 70 for WOMEN

HEART ATTACK

- 720,000 Per Year
- 80% Survival Rate
- Average age of first heart attack is 65

Check your state's specifications for availability of all riders