

*An affordable way to obtain permanent coverage  
and peace of mind*

THE EXPRESS

PLAN

*A Whole Life Policy*

*Live your dreams. Leave a legacy.*



Federal Life Insurance Company  
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Riverwoods, Illinois 60015

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Select a final expense plan to protect the ones you love,  
at a price you can afford.

# Discover THE EXPRESS PLAN



## PROTECT THEIR FUTURE – AND YOUR BUDGET

*The Express Plan* provides a simple, affordable solution to cover end-of-life expenses and gives you and your loved ones peace of mind.

## START WITH SIMPLIFIED UNDERWRITING

*The Express Plan* is an individual life insurance policy available for ages 40 – 80. Our simplified issue program features a short application and no medical exam.

## ENJOY LONG-TERM AFFORDABILITY

Premiums start as low as \$10 per month, based on the coverage amount you choose. You have the flexibility to choose a coverage amount from as little as \$2,500 up to \$25,000. You can also enjoy the added benefit of consistency: your premiums are guaranteed to remain level for the life of the policy.

## GAIN PEACE OF MIND

With *The Express Plan* and Federal Life's tradition of stability since 1899, you'll gain the confidence that your loved ones will be protected. In the event of your death, your loved ones will receive the full value of your policy, generally federal income tax free. All of this protection comes at affordable, level rates.



## THE EXPRESS PLAN CAN PROVIDE MONEY FOR:

- Funeral expenses
- Medical expenses
- Outstanding loans and credit card debt
- Unpaid bills
- Legal fees

The policy will remain in force as long as premiums are paid on time and the policy is not surrendered. At age 100, it converts to an endowment for the policy's full coverage amount.

## THE EXPRESS PLAN MAY BE RIGHT FOR YOU IF...

- You want coverage for your end-of-life expenses.
- You seek insurance coverage for your whole life.
- You seek a simplified issue plan with no medical exam.
- You want a guarantee that your premiums will never increase.

## PRODUCT HIGHLIGHTS

- Level death benefit, generally federal income tax free.
- Simple application process, with just a few basic health questions.
- No medical exam.
- Affordable premiums, guaranteed to never increase.

## IMPORTANT INFORMATION

Ask your Federal Life representative about these details of *The Express Plan*.

### ISSUE REQUIREMENTS

- Issue ages: 40 – 80

### COVERAGE LIMITS

- Minimum Face Amount: \$2,500
- Maximum Face Amount: \$25,000

## MAKE YOUR CHOICE TODAY

See how *The Express Plan* can help cover a full range of end-of-life expenses, simply and affordably. Talk with your Federal Life Representative today.

### FEDERAL LIFE INSURANCE COMPANY

Federal Life is an independently operated provider of quality life insurance and annuity products, incorporated in 1899. We are headquartered in Riverwoods, Illinois, a suburb approximately thirty miles northwest of Chicago. For additional information on our long-term financial stability, see our Financial Overview brochure or visit us on the web at [federallife.com](http://federallife.com).

*The Express Plan* is a whole life insurance policy. Lock in affordable, level premiums today. Qualifying is based on a few simple questions. Get started now!

*The Express Plan is an individual whole life insurance policy underwritten by Federal Life Insurance Company. This brochure is not a contract. Refer to the policy for complete terms and conditions. Federal tax penalties may be imposed upon certain transactions. Review your personal tax situation and your use of The Express Plan with your attorney or tax advisor.*