

*Provide for your loved ones
with ease and affordability*

GRADED BENEFIT

WHOLE LIFE

Simplified Individual

LIFE INSURANCE



Discover life insurance that makes financial planning easy, for you and your family.



GRADED BENEFIT WHOLE LIFE

gives you a straightforward way to cover end-of-life expenses, providing peace of mind for you and your loved ones.

START WITH SIMPLIFIED UNDERWRITING

Graded Benefit Whole Life is an individual life insurance policy available for ages 40 to 80. Underwriting is streamlined, and you can choose coverage amounts from \$2,500 to \$25,000.

ENJOY LONG-TERM AFFORDABILITY

Enjoy affordable premiums based on the coverage amount you choose. Your premium is guaranteed never to increase for the life of the policy.

GAIN ADDED VALUE

The graded benefit of this policy is as follows:

- The first year death benefit is equal to 120% of premiums paid.
- The second year death benefit is equal to 140% of premiums paid.
- In the third year, and in all subsequent years, the death benefit is equal to the policy's full coverage amount, with a choice of settlement options.



GRADED BENEFIT WHOLE LIFE MAY BE RIGHT FOR YOU IF...

You're looking for straightforward insurance at affordable rates

You want to make it easy for your loved ones to pay your end-of-life expenses

If the insured dies as the result of an accident* within the first two years, the death benefit is equal to the policy's full coverage amount.

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.

STAY FLEXIBLE

A *Graded Benefit Whole Life* policy will accumulate cash value over time. Enjoy added flexibility with the policy loan provision, which allows you to access funds should the need arise.

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.

KNOW YOUR LOVED ONES ARE PROTECTED

Graded Benefit Whole Life can help cover a full range of end-of-life expenses:

- Funeral and cemetery costs
- Medical bills
- Outstanding loans and credit card debt

MAKE AN EASY CALL

Find out how *Graded Benefit Whole Life* can help you cover end-of-life expenses, simply and affordably. Talk with your Federal Life representative today.

IMPORTANT INFORMATION

Ask your Federal Life representative about these details of *Graded Benefit Whole Life*.

ISSUE REQUIREMENTS

Offered for ages 40 – 80

COVERAGE LIMITS

The minimum coverage amount is \$2,500.
The maximum coverage amount is \$25,000.

Graded Benefit Whole Life 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.

* As defined in the policy. Refer to the policy for complete terms and conditions.

Live your dreams. Leave a legacy.®



Federal Life Insurance Company
3750 West Deerfield Road
Riverwoods, Illinois 60015

(800) 233-3750

federallife.com