

A steady plan for your lifetime insurance needs

CURRENT INTEREST

TRADITION

An Interest Sensitive

WHOLE LIFE POLICY





*Get peace of mind
for a lifetime –
Permanent whole life
coverage with
affordable, level
premiums.*

Choose **CURRENT INTEREST TRADITION (CIT)**

PROTECT YOUR FAMILY AND LOVED ONES FOR THE LONG TERM

Current Interest Tradition is a whole life policy that provides protection for your entire life. In the event of your death, your loved ones will receive the full value of your policy, generally federal income tax free.*

COMPETITIVE CURRENT INTEREST RATES MAKE *CIT* A SOUND VALUE

CIT pays current interest rates on cash value accumulations, with interest credited on a tax-deferred basis. In addition, *CIT* has a guaranteed minimum interest rate for the life of the policy.

**Coverage never expires as long as premiums are paid.*

ACCESS TO FUNDS IF YOU NEED THEM

Policy loans allow you to access a portion of the funds allocated to the cash surrender value of your policy, if the need arises. This flexibility makes *CIT* an affordable solution throughout your lifetime, especially in periods of economic uncertainty.

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.



ADD PROTECTION WITH OPTIONAL RIDERS

CIT offers three riders to expand your coverage:

- The ***Accidental Death Benefit*** supplements your coverage with an additional payout if the insured's death results from an accident.
- The ***Children's Term Rider*** provides affordable term life coverage for your children through age 23.
- The ***Waiver of Premium Benefit*** ensures that, in the event of total disability, you can continue base coverage without having to pay a premium (before age 60 and after a waiting period of six months).

MAKE YOUR CHOICE TODAY

See how *Current Interest Tradition* can help you provide for the well-being of your loved ones with financial protection and peace of mind.

CIT MAY BE RIGHT FOR YOU IF...

- You want to provide your loved ones with financial protection.
- You seek competitive current interest rates, with the added benefit of a guaranteed minimum interest rate.
- You seek stable, permanent life insurance benefits and premiums to fit your needs and budget.
- You want a plan to cover final expenses.

PRODUCT HIGHLIGHTS

- Guaranteed level premiums.
- Competitive current interest rate based on market conditions.
- Coverage amounts starting as low as \$10,000.
- The Reduced Paid Up Option gives you the choice to take a reduced paid up death benefit and eliminate future premium payments.

IMPORTANT INFORMATION

Discuss these important details of the *Current Interest Tradition* with your Federal Life representative.

ISSUE REQUIREMENTS

- Issue Ages: 0 – 70
- Minimum Face Amount: \$10,000
- Minimum Annual Premium: \$150.00
- Minimum Monthly Premium: \$10.00

Current Interest Tradition 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 Current Interest Tradition with your attorney or tax advisor.

Live your dreams. Leave a legacy.®



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

(800) 233-3750

federallife.com