

Leave a guaranteed legacy

THE ESTATE
BUILDER

A Single Premium

WHOLE LIFE POLICY



*Increase the value of your estate immediately –
and leave your beneficiaries a guaranteed amount that is
free from federal income taxes and designed to avoid probate.*



Choose

THE ESTATE BUILDER

LEAVE MORE FOR YOUR HEIRS

The Estate Builder is a single premium whole life insurance policy that allows you to safely and economically transfer wealth to your children, grandchildren, or favorite charity.

Shifting assets from a taxable investment to *The Estate Builder* creates instant value and conserves your legacy for your heirs.

You pay one premium at the time of purchase, which locks in a guaranteed death benefit. In addition, the cash value of your policy grows tax-deferred, year after year.

The value provided by the guaranteed death benefit can instantly increase the size of your estate, turning your one-time premium into a significantly larger sum for your beneficiaries.

The Estate Builder is designed to avoid probate, which helps to eliminate additional costs and delays. Your heirs pay no federal income tax on the guaranteed death benefit.

ACCESS TO FUNDS IF YOU NEED THEM

While *The Estate Builder* is intended for assets you have set aside for beneficiaries, the Policy Loan provision allows you to access funds should the need arise.

The amounts you borrow or withdraw may be subject to income tax and, if you are under age 59 ½, a 10% IRS penalty.

* If the insured has more than one qualifying condition, then the largest of the corresponding maximum percentages will prevail. Refer to policy for complete terms and conditions.

ACCELERATED DEATH BENEFIT

The Estate Builder also features an *Accelerated Death Benefit* rider, which allows the policyowner to receive a portion of the face amount in the event the insured is diagnosed with a qualifying condition by a licensed physician. An accelerated death benefit payment may be requested if the insured is:

- Diagnosed with a terminal illness.
- Under permanent confinement in a qualified nursing facility.
- Diagnosed with a chronic illness.

The maximum percentage of the death benefit that can be accelerated is based on the qualifying condition*. The maximum percentages for the conditions listed above are 90%, 75%, and 50% respectively. The *Accelerated Death Benefit* rider is included in the policy; no additional premiums are charged for this benefit. *Please see the Required Disclosure Statement for more information about his benefit.*

CHECK THESE ADVANTAGES

The Estate Builder can provide these important advantages for assets you have set aside for beneficiaries.

The Estate Builder

Federal-income-tax-free death benefit	YES
Tax-deferred accumulation	YES
Estate value increases immediately	YES
Designed to avoid probate	YES
Shelter from market volatility	YES



REARRANGE YOUR PORTFOLIO TO MAXIMIZE ESTATE VALUE

For the financial security of her grandchildren, Joan, a 60-year-old non-tobacco user, decides to move \$40,000 from a certificate of deposit to purchase *The Estate Builder* policy. See how the value of her estate increases as a result:

WITHOUT THE ESTATE BUILDER

Certificate of deposit	\$40,000
Other investments/savings	\$60,000
Total estate at death	\$100,000

WITH THE ESTATE BUILDER

<i>The Estate Builder</i> death benefit	\$78,033
Other investments/savings	\$60,000
Total estate at death	\$138,033

THE ESTATE BUILDER MAY BE RIGHT FOR YOU IF...

- You want to instantly and significantly increase the size of your estate.
- You've set aside assets that you plan to leave to your children, grandchildren, or favorite charity.
- You have assets you don't need for current living expenses.
- You want to transfer wealth without the costs of probate or federal income tax.

ISSUE REQUIREMENTS

- Issue ages: 40 - 85
- Minimum premium: \$5,000
- Maximum premium:
 - \$100,000 for issue ages 40-44
 - \$125,000 for issue ages 45-49
 - \$155,000 for issue ages 50-54
 - \$200,000 for issue ages 55-79
 - \$100,000 for issue ages 80-85

AVOID MARKET UNCERTAINTY

Shelter your funds from market volatility. In addition to the guaranteed level death benefit, cash values accumulate in *The Estate Builder* on a guaranteed basis, no matter what's happening on Wall Street. *The Estate Builder* is a single premium whole life insurance policy. Once you make your purchase, you're covered for the rest of your life or until you surrender your policy. Qualifying is based on a short application and a few simple health questions. Get started now!

The Estate Builder is an individual single premium 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 Estate Builder with your attorney or tax advisor.

FEDERAL LIFE INSURANCE COMPANY

Headquartered in Riverwoods, Illinois, northwest of Chicago, Federal Life has been in operation since 1899. We are independently operated and take pride in delivering quality insurance and annuity products. For additional information on our long-term financial stability, see our Financial Overview brochure.

Live your dreams. Leave a legacy.®



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