



20 Pay Life Plan

PREMIUMS ARE PAYABLE FOR 20 YEARS.
THE POLICY IS THEN FULLY PAID.

POLICY FEATURES

1. **Policy is issued at current age.**
2. Policies will be issued at ages 0 - 95.
3. There are separate rates for female and male, non-tobacco and tobacco. Preferred rates over \$100,000.
2. Rates are low due to high interest rate assumptions and use of the most current mortality tables.
5. Permanent insurance builds cash values and other non forfeiture factors.
6. Rates are banded. The higher the face amount of insurance to be purchased, the lower the premium per \$1,000.

ADVANTAGES

20 PAY LIFE PLAN HAS GREAT APPEAL. MANY INSUREDS PREFER TO HAVE A SPECIFIED PAYMENT PERIOD. THIS POLICY HAS LOW PREMIUMS AND LOW NET COST. IT'S THE IDEAL PLAN TO PURCHASE FOR A CHILD, PAY IT UP AND GIVE AS A GIFT IN LATER LIFE.

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