



- **No Personal Health Interview**  
Additional underwriting tools behind the scenes eliminate the need for clients to speak with an interviewer, increasing the speed to decision.
- **No Medical Exam**  
Easy to answer questions and NO physical required.
- **Coverage Starts at Issue**  
There's no waiting period. Coverage starts with payment of initial premium.\*
- **Clients 60+, Face Amounts Start at \$10,000**  
Clients aged 60-74 could qualify for face amounts ranging from \$10,000-\$50,000.\*
- **Competitive Rates**  
Run a quote to see how we match up!
- **Up to \$50,000 Face Amounts**  
Face Amounts vary based on age and go up to \$50,000.\*
- **Easy Online Application\***  
The online application is simple, with straightforward medical questions.
- **Single Premium Option Available**  
With one payment, your client could have a paid-up insurance policy that pays a death benefit of a larger amount than what you contributed.
- **PARTICIPATING!**  
As a member, YOU have the potential for growing your death benefit and cash value with dividend payments, not shareholders.

\*Availability of, and benefits payable under, the insurance product(s) described are subject to state availability, state variation, restrictions and eligibility requirements including underwriting approval.  
Form Numbers: ICC21 WL, WL 21 FL, WL 21 ND, WL 21 SD  
Application Numbers: ICC21 SI21 App, CASI21 App (1/23), FLSI21 App, NDSI21 App, SDSI21 App  
Rider forms: ICC WL17-GPO, WL17-GPO, WL17-GPO FL, ICC17 CIR17, CIR17, CIR 17 FL

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