



Product Summary

Settlers Life Insurance Company offers plans to fit every individual. Because we exist to pay claims, you can have peace of mind that your loved ones will be cared for. A Settlers Life policyholder receives:

- a **permanent** policy with lifetime coverage
- **level premium rates** that never increase, even as age increases
- coverage that never decreases
- accumulation of **cash value**
- an Accelerated Benefit Rider for Gold, Silver, and Silver II Plans at no additional cost for face amounts of \$5,000 or more

Gold Plan

[2014 Series WLP2300]

Has your health been good for the past five years?

- **Immediate** Benefit Whole Life Insurance Policy (Full death benefits are paid beginning with the first day of coverage.)
- Eligible ages 15 days-85 years
- Face amounts from \$2,500-\$50,000
- Maximum amounts available: **15 days - 80 yrs. - \$50,000**
81 yrs. - 85 yrs. - \$20,000

Silver Plan

[2014 Series WLP2300]

Has your health been good for the past two years?

- **Immediate** Benefit Whole Life Insurance Policy (Full death benefits are paid beginning with the first day of coverage.)
- Eligible ages 6 months-85 years
- Face amounts from \$1,000-\$25,000
- Maximum amounts available: **6 mos. - 65 yrs. - \$25,000**
66 yrs. - 75 yrs. - \$20,000
76 yrs. - 85 yrs. - \$15,000

Silver II Plan

[2014 Series WLP2300]

Have you had some health problems but you are taking care of yourself?

- **Immediate** Benefit Whole Life Insurance Policy (Full death benefits are paid beginning with the first day of coverage.)
- Eligible ages 50-75
- Face amounts from \$1,000 - \$15,000
- Available for non-smokers

Bronze Plan

[2014 Series IMWLP300]

Do you have current health difficulties?

- **Modified** Whole Life Insurance Policy (Provides a reduced death benefit for deaths due to natural causes in the first two years - total of premiums paid plus 10%. Full death benefits are paid beginning with third year of coverage. Full death benefit paid in first two years for deaths due to an accident, as defined in the policy.)
- Eligible ages 40-80
- Face amounts from \$1,000 - \$15,000

Child/Grandchild Benefit

- One-time benefit for death of child or grandchild.
- Benefit is equal to the lesser of \$5,000 or the benefit amount of the base policy.
- Included with all Gold, Silver, and Silver II policies.
- No additional forms required at time of application.
- **NO ADDITIONAL COST.**

Accidental Death Benefit Rider

- This rider provides additional coverage - up to a maximum of \$100,000 - if your death is caused by an accident, as defined in the rider.
- Maximum eligible age for all plans is 70 years. Coverage terminates at age 80.
- Benefit amounts greater than \$25,000 (up to a maximum of \$100,000) are available for insureds 40 years of age or older who request base coverage of at least \$10,000.

Accelerated Benefit Rider

- Available with Gold, Silver, and Silver II Plans.
- Provides you with accelerated benefits before your death to help you manage your costs and final expenses.
- This rider is added to all Gold, Silver, and Silver II policies with a face amount of \$5,000 or greater - at **NO ADDITIONAL COST.**
- Allows you to apply for an accelerated benefit of up to 75% of your current policy death benefit if (i) you are diagnosed by a physician with a Terminal Condition with a life expectancy of six months or less; **OR** (ii) as requiring Continuous Confinement in an Eligible Nursing Home with the expectation that you will remain there until death.
- If the policy funds are payable through this rider, the benefits paid under this rider may be taxable. Receipt of these funds may also affect the eligibility for Medicaid and other government benefits. A minimum available accelerated benefit of \$1,000 is required. An administrative fee of \$100 will be deducted from your benefit payment.

Life Insurance Presentation Summary

Name: _____ DOB: _____ Sex: _____ ☐ Non-Smoker ☐ Smoker

Final Expense Plan _____ **Gold** _____ **Silver** _____ **Silver II** _____ **Bronze**

Insurance Amount

Premium

(Requested) 1. _____
(Optional) 2. _____
(Optional) 3. _____
(Optional) 4. _____

Premium Mode: ☐ PAC ☐ MD ☐ Q ☐ SA ☐ A

Your Agent: _____ **Agent Number:** _____ **Date:** _____

Phone Number: _____



**Settlers
Life**
It's about people.

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