

Preneed Insurance

Policy Highlight Sheet



Voyage Insurance Plan	Course Insurance Plan	Destination Annuity Plan
Death Benefit		
The higher of: (1) the total premiums paid, (2) initial face amount plus a simple growth rate, or (3) initial face amount plus a compound growth rate.		The greater of the premium paid or the cash surrender value.
Payment Options and Issue Ages		
<ul style="list-style-type: none"> • One-year* Ages 0-89 • Three-year Ages 0-87 • Five-year Ages 0-85 • Ten-year Ages 0-80 <ul style="list-style-type: none"> • Single Payment: A single payment option is available for ages 0-100. Questions about the applicant's health are not required for enrollment. 		A single premium option is available to all ages. Questions about the applicant's health are not required for enrollment.
Face Amounts		
<ul style="list-style-type: none"> • Single Payment \$500-\$24,999 • Multi-Payment \$750-\$24,999 		<ul style="list-style-type: none"> • Payment Amounts \$500-\$24,999
Additional Features		
<ul style="list-style-type: none"> • Standard Away from Home Rider: A no-cost benefit of \$500 for policies of \$2,000 or more when death occurs 250 miles or more away from the applicant's permanent residence. • Away from Home Supplemental Rider: Optional coverage will pay \$500 if death occurs 250 miles or more away from their permanent residence. The applicant can purchase the rider at the time of application for a one-time payment of \$10. • Grandchild Rider: Optional coverage for policies \$2,500 or more that will pay a one-time benefit of \$2,500 on the death of an eligible grandchild. An applicant can purchase the Grandchild Rider at the time of application for a one-time payment of \$10. • Add-on Rider: An applicant can purchase extra coverage on an existing policy by using an add-on rider form. Coverage will need to be added in increments of \$250 or more. 		<ul style="list-style-type: none"> • Conversion Option: Annuities that are still active after 11 months can be converted to a single premium insurance policy, unless the annuitant elects otherwise. • Additional Funds: The annuitant can add additional money to their annuity at anytime.
Applications		
<ul style="list-style-type: none"> • First-Day Coverage: The applicant must answer "no" to two simple health questions and provide their physician's information in order to qualify. The insured will be 100 percent covered from Day One, plus any growth. • Guaranteed Issue: Everyone qualifies regardless of health. A limited death benefit will be applied during the first two years for non-accidental death; however, it will return 100 percent of the premiums paid, less any policy loan. 		Available for ages 0-100 facing imminent death within 12 months.
Chargebacks		
<ul style="list-style-type: none"> • 100 percent on deaths within the first nine months after the policy is issued • 100 percent when the applicant cancels, the policy is not taken, or lapses within 12 months 		None
Policy Loans: Available when the policy has cash surrender value		None
Non-Forfeiture Options: Reduced paid-up policy or cash surrender		Cash surrender

* A Course One-year payment plan is guaranteed issue only, and a Voyage One-year payment plan is first-day coverage only.

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