

Is VGLI the best option to protect my family?



Veterans Group Life Insurance (VGLI)

Advantages

- Guaranteed Issue (no health exam if taken within 240 days of retirement/separation)
- Never expires

Disadvantages

- Death Benefit limited to \$500,000
- Premium cost increases every 5 years
- Only convertible without additional medical underwriting to Whole Life permanent insurance at “Standard” rates

Penn Mutual Life Insurance

Advantages

- Death Benefit amounts not limited to \$500,000¹
- Level premiums available for up to 30 years¹
- Convertible to any Penn Mutual permanent insurance product (Whole Life, Universal Life, Indexed Universal Life & Variable Universal Life) at equivalent or better attained term insurance underwriting rates and up to full existing Death Benefit amount without additional medical underwriting^{1,2}

Disadvantages

- Qualification is not guaranteed

Maximize your protection NOW with term insurance and guaranteed conversion options to high-quality permanent insurance BEFORE you begin the VA Disability Claim Process!

Turn over for more!

For more information, contact your 1847Financial Tampa Military Wealth Managers:



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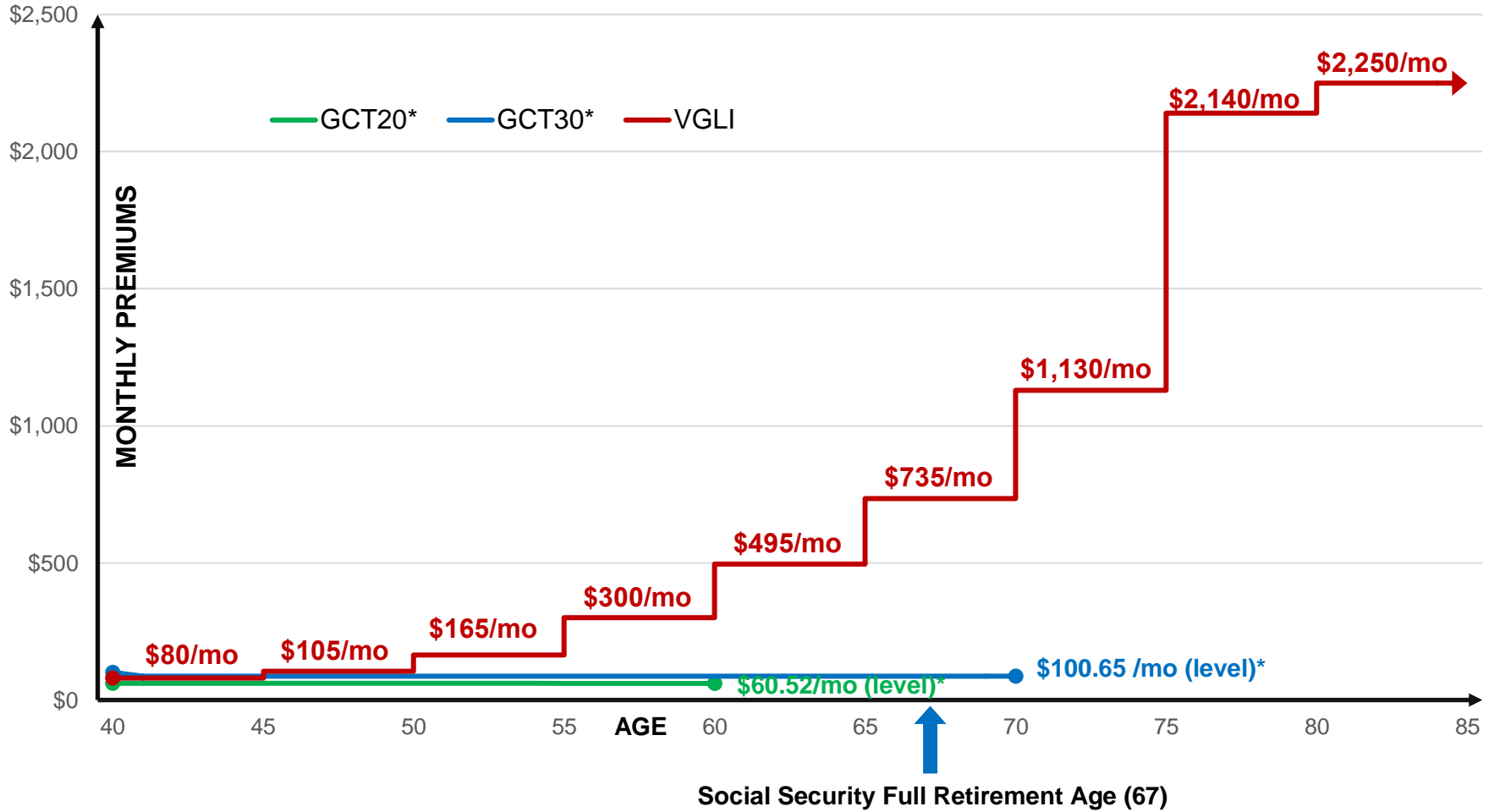
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(1) Premium Rates and Death Benefit amounts subject to underwriting

(2) Conversion available on Penn Mutual Guaranteed Convertible Term insurance until 20th policy anniversary, end of contracted term length, or insured person's 70th birthday; whichever comes first

VGLI vs Commercial Term Insurance Premium Comparison

40-Year-Old Male, Standard, Non-Tobacco
\$500,000 Death Benefit



*Penn Mutual Guaranteed Convertible Term (GCT) Insurance premiums for a 40-year-old male rated Standard Non-Tobacco. Premiums may be higher or lower depending on the actual underwriting rating.