FINAL EXPENSE BENEFIT PLAN FEATURES WHOLE LIFE

• Permanent coverage to age 100/120 (never expires}.

• Death benefit guaranteed to remain level.

• Premiums guaranteed to remain level.

• Passes on to the beneficiary of choice.

• Avoids probate/court.

• Death benefit is paid out tax-free.

• Doubles for accidental death (some carriers}.

• Covers chronic, critical, terminal illness (some carriers).

• Builds cash value.

• Immediately Effective (if approved for coverage).