

# First Steps For Life



## WHOLE LIFE PROTECTION FOR CHILDREN

### With Flexible Paid-Up Options

**Benefit Type:** Whole Life Insurance with level death benefit from date of issue.

**Underwriting:** Simplified Issue application. If all health questions are correctly answered "No," the insured child is eligible for coverage. Please submit your applications to new business.

### Policy Specifications

**Issue Limits:** \$10,000 to \$50,000 | **Issues Ages:** 15 days to 17 years | **Issue Basis:** Male and Female rates

### Modal Premium

For grandparents insuring their loved ones, Liberty Bankers Life offers True Social Security Billing.

### Available Modes of Payment

Annual (there is a 20% premium discount for the first year only when the mode is selected), Semi-annual, Quarterly, and Monthly Bank Draft (minimum \$15 modal premium).

### Cutting Edge Technology

A user-friendly Agent Portal website to manage your business, plus a mobile app for quoting premiums.

### Agent Added Value

Gold agents receive the following benefits:

- Monthly bonus of \$25 per policy if net issue 8 or more policies for the month.
- 75% bonus increase on second, third, and fourth year renewal commissions.

## PLAN PAYMENT OPTIONS

### Whole Life to age 121:

- Premiums, death benefit, and cash values are guaranteed for lifetime

### Paid-up at age 70 Option:

- Affordable coverage option
- Premiums are paid until the insured turns 70
- Policy is paid-up for full face amount
- No more premiums due after 70 years

### 20-Pay Option

- Premiums are paid for 20 years
- Policy is paid-up for full face amount
- No more premiums due after 20 years

### 10-Pay Option

- Premiums are paid for 10 years
- Policy is paid-up for full face amount
- No more premiums due after 10 years