

Ordinary Life

Agent Opportunity

A leader in Final Expense



Liberty Bankers™

Insurance Group | Liberty Bankers Life

Final Expense

Overview

Cost Overview

What Does the Real “Final Expense” Cost Include?

- Funeral Cost
- Unpaid Medical Expenses
- Family Travel
- Legal Fees
- Debts
- Loss of Income

Product Overview

Final Expense Program Featuring 3 Products

- SIMPL Preferred
- SIMPL Standard
- Modified Whole Life

Excellent Riders:

- Children's Term Rider
- Grandchild Rider
- Accelerated Death Benefit Rider (No Cost!)
- Accidental Death and Dismemberment

Ordinary Life

Product Details

SIMPL Preferred and Standard

- Guaranteed Whole Life Plan
- Issue Ages 18 – 80 (age last birthday)
- Face Amounts: \$3,000 – 40,000 (Level Death Benefit)
- Preferred Issued Standard to Table 6
- Standard Issued Standard to Table 10
- All Riders Available
- 20% FY premium discount if paid annually

Modified Whole Life

The Modified Whole Life Plan is Designed For:

- Those Who Need a Final Expense Plan
- Deal with Difficult Health Issues
- Have a Positive Outlook on Life

Issue ages: 40 to 80

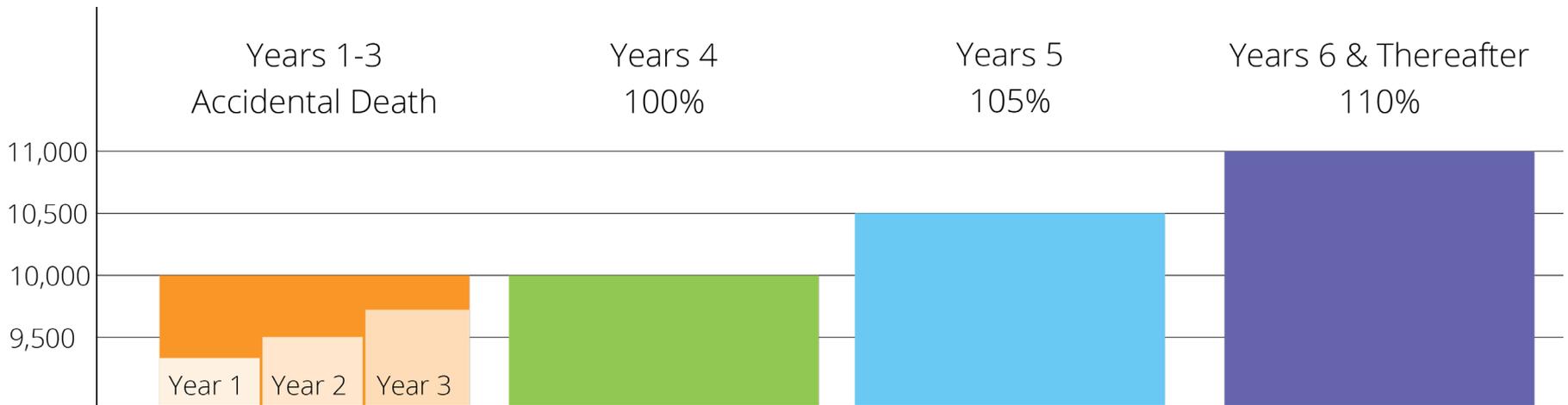
Face Amounts: \$1,000 - 20,000

Male/Female, Nicotine/Non-Nicotine rates

Issued to table 22

Modified Whole Life

Death Benefit Example \$10,000 Face Amount



First 3 Years Death Benefit:

- Accidental Death 100% of Face Amount
- Non-Accidental Equals Return of Premium Plus 10%

Competitive Rates

\$10,000 Face Amount

Female
Non-Nicotine
Age 65

Product	Monthly Rate
SIMPL Preferred	42.81
SIMPL Standard	57.35
Modified Whole Life	64.54

Male
Non-Nicotine
Age 65

Product	Monthly Rate
SIMPL Preferred	55.94
SIMPL Standard	81.83
Modified Whole Life	87.56

Accelerated Death Benefit Rider

Included with every new SIMPL Preferred and Standard policy issued at no cost to the insured.

- Accelerated Death Benefit Rider provides provisions to help offset the expense of:
- **TERMINAL ILLNESS BENEFIT** If diagnosed as terminally ill (defined as having a life expectancy of less than 24 months), insured may be entitled to receive the terminal illness benefit.
- **CHRONIC ILLNESS (Certified by Physician)** If diagnosed as having a chronic illness, then you may be entitled to receive the chronic illness benefit.
- Upon a qualifying event, up to 80% of the death benefit may be paid. If this feature is never used, the full SIMPL death benefit will pass unreduced to beneficiaries.
- Accelerated benefits are intended to qualify for favorable tax treatment under current federal law.
- Payments are made directly to the insured.
 - See rider form ICC16-LBL-LPL-ADBR OR ICC16-CLIC-LPL-ADBR for complete details.

Children's Term Insurance Rider

- One unit = \$5,000 level term coverage to age 25
- Covers ALL Eligible and Insurable Children
- Maximum 4 Units = \$20,000
- Cost Per Unit = \$37.73 yearly, \$3.49 Bank Draft
- Convertible to a Permanent plan at anytime; Up to 5 times at age 25 or Marriage!
- Child must be insurable at the time of application.
- Any child born after rider is in-force is automatically insured at 15 days old.
- Any child, stepchild, or legally adopted child are eligible.
- Issue ages 15 days to Age 17

Grandchild Rider

- \$7,500 coverage per child
- Level term to age 25
- Premium = \$13.40 annual (per grandchild), \$1.20 Bank Draft
- Convertible to 2 times at Death of Insured Grandparent and up to 5 times at age 25 or Marriage

Any Grandchild or Great-Grandchild of the insured, including step and legally adopted, are eligible to apply.

Issue ages 0 - 17

No grandchild can apply until 15 days old.

Accidental Death & Dismemberment

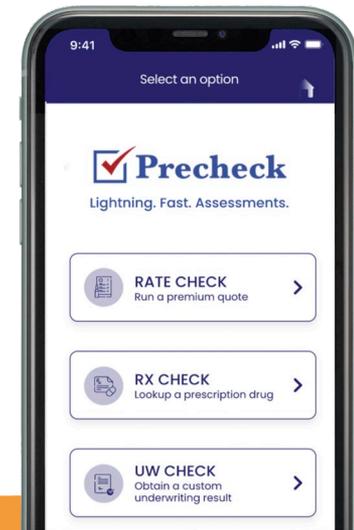
Optional Rider available on SIMPL Preferred and Standard plans

Provides an additional death benefit if your death is a result from an accident. In addition, a benefit is provided if you should lose the use of arms, legs, or eyes as a result of an accident. This optional rider features some of the lowest rates in the industry as follows:

AGES	ANNUAL RATE PER \$1,000 FACE AMOUNT	MONTHLY BANK DRAFT RATE PER \$1,000 FACE AMOUNT	ADDITIONAL MONTHLY COST FOR \$10,000 FACE AMOUNT
18 - 59	1.00	.093	.93
60 - 69	2.00	.185	1.85
70 - 80	4.00	.370	3.70

Ease of Business

- Agents now have choices....
 - New e-App or
 - Telephonic paperless app.
 - Both provide point of sales instant decision!
Know before you go!
- True Social Security Billing Available.
- New Precheck mobile App!
 - Rate Check...run a premium quote.
 - Rx Check...look up a Rx drug.
 - Underwriting Check...obtain an U/W result.



Ease of Business

- Agent Portal to manage your business
- Commissions paid daily
- Agent bonuses for quality business
- Unique convention incentive program



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For the plans you make
and the ones you don't | *For Life*

At Liberty Bankers, we believe peace of mind is more than a feeling.
It's a concrete plan. It's a relationship you can depend on. It's the security of knowing your options for taking care of your finances and family. We take that to heart, working harder to create smart, thoughtful plans that work around your life and your needs. Because for us, what matters most is what we can do for you.



- myLBIG Portal
- Policyholders
 - Annuity
 - Med Sup Capitol Life
 - Med Sup American Benefit
- Agents
 - Annuity
 - Med Sup LBL
 - Med Sup Capitol Life
 - Med Sup American Benefit
 - Supplemental Health
 - Final Expense
 - Home Service
 - Pre Need

LBIG Appreciates You

Thank you for your business and support.



For questions, please contact your upline manager or agent support.

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