



**Heritage Whole Life Series 2**

# Whole Life Insurance

with optional Accidental Death Rider and Children Term Rider

A black and white photograph of a man and a young girl looking up at the sky. The man is on the left, wearing a white t-shirt, and the girl is on the right, wearing a white top and a headband with braids. They are both looking upwards with expressions of awe and wonder. The background is a bright, slightly blurred outdoor setting.

## We offer:

A life insurance policy can help protect your loved ones in the event of your premature death. Funeral costs and living expenses are constantly on the rise – life insurance coverage can help reduce this burden on your family. Purchasing life insurance is an act of love.

## Benefits of a Whole Life Policy

### **Lifelong Rates**

Lifetime rates will never increase for any reason. The rate you pay when the policy is issued is locked in for life.

### **Build Cash Value**

This whole life insurance policy builds cash value for the future.

### **Coverage Can Never Be Reduced**

Your life insurance coverage will not be reduced for any reason. Your whole life insurance coverage will always remain the same.

### **Benefits Can Never Be Canceled or Reduced**

Once approved, your whole life insurance benefit will never be canceled or reduced as long as premiums are paid on time.

Whether you're a new family, veteran, senior, or individual, our simple, no medical exam whole life insurance can be purchased through an agent after a quick series of Yes/No questions and a short Tele-Underwriting interview.

# What do I need?

A whole life insurance policy can help protect your loved ones. It may be used to handle final arrangements such as funeral, legal, and medical expenses.

Heritage Whole Life is a simple and effective whole life insurance policy with optional riders to further strengthen your coverage.

## Benefits

### Whole Life (Issue Ages 18 – 70):

#### Face Amounts

\$10,000	\$20,000	\$30,000	\$50,000	\$75,000	\$100,000
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### Advantages:

With the Heritage Whole Life product your premiums will never increase and your coverage will never decrease, plus it begins to build cash value after only two years.

Whole life coverage ends at age 100 and, at that time, provides a maturity payment equal to the total face amount of the Whole Life insurance.

An optional Accidental Death Rider and Children Term Rider are available at most ages to help further increase your protection.

### Optional Riders (Issue Ages 18 – 65):

- The **ACCIDENTAL DEATH BENEFIT** will double your death benefit should you die from a covered accident while the rider is in force. (Not available in MN)
- The **CHILDREN TERM INSURANCE** guarantees that one price will cover all qualified dependent children from age 15 days to 23 years old and provides a \$10,000 death benefit per child.



## At Globe Life, we treat our customers like they are part of the family – our family!

No matter what tomorrow brings, you have protection when you need it most. Globe Life has helped protect this promise since our roots began in 1900. That's why more people choose life insurance from Globe Life than any other insurance provider.<sup>1</sup>

Having protection makes all the difference. If the unforeseen strikes, you won't have to worry. Your bills will be paid, your lights will stay on, you'll still be able to put food on the table and buy what your kids need for school. You can focus on what matters most: Giving your family a brighter future.

At Globe Life, we want to help you *Make Tomorrow Better.*

<sup>1</sup> Excluding reinsurance companies.

### Limitations and Exclusions

Any death benefit of the policy or any riders will not be payable if the insured or anyone covered by any additional riders commits suicide, while sane or insane<sup>2</sup>, within two years<sup>3</sup> from the policy or rider effective date. Benefits will be limited to the amount of premiums paid less any outstanding policy loan debt.

The Accidental Death Benefit, if purchased, will not be payable if the insured's death results from or is contributed to by:

- an act of declared or undeclared war, whether or not the insured is a member of any armed forces,
- committing or attempting to commit an assault or felony,
- operating, learning to operate or serving as a crew member of any aircraft or aerial navigation device,
- taking of any drug, controlled substance, medication or sedative unless prescribed by a physician and according to any product warnings,
- being intoxicated.

The preceding exclusions are of a general nature and may not all apply to your state. Consult your agent for the exclusions that are specific to your state.

<sup>2</sup> In MO, only if it is shown that the covered person intended suicide at the time of purchase of this policy. | <sup>3</sup> One year in CO and ND

This is a solicitation for insurance. The benefits described in this brochure are contained in policy series L4POL. This brochure is not an insurance contract. The policy explains the rights and obligations of both Family Heritage and the insured. It is important to read your policy carefully. Please see your Globe Life Family Heritage Division agent for cost and complete details. Underwritten by Family Heritage Life Insurance Company of America, a Globe Life company.

### New Business should be sent to:

P.O. Box 5128,  
Frankfort, KY 40602

### Overnight Only:

200 Capital Ave,  
Frankfort, KY 40601



Globe Life  
P.O. Box 470608  
Cleveland, OH 44147  
877-694-8705  
GlobeLifeFamilyHeritage.com



**A (Excellent)**  
Financial Strength Rating (as of 7/20)\*

\*Ratings for Family Heritage Life Insurance Company of America, a Globe Life company