



Settlers Life
Insurance Company's
Final Expense Program

Special Plans for Special People[®]

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ARE YOU PREPARED FOR FINAL EXPENSES?

According to the U. S. Senate Special Committee on Aging, the average cost of a funeral is approximately \$8,495.*

This total may include such expenses as:

- Vault
- Cemetary
- Casket
- Graveside
- Professional Services

Additional costs may include:

- Unpaid Medical Bills
- Unpaid Debt
- Taxes
- Nursing Home
- Medicare Deductibles

*Social Security only pays \$255 for burial expenses, if you qualify.***

Settlers Life's Final Expense Life Insurance Plans may help provide the necessary funds to pay these final burial expenses. Based on your answers to a few medical questions, you may qualify for up to \$25,000 of permanent whole life insurance.

GOLD PLAN

Has your health been good for the past five years?

- **Immediate** Benefit Whole Life Insurance Policy. [WLP-2300 SC(07)]
- Face amounts from \$2,500-\$25,000, available ages 15 days-85 yrs.
- **Permanent policy with a level premium**, regardless of your increasing age.

SILVER PLAN

Have you been in good health for the past two years?

- **Immediate** Benefit Whole Life Insurance Policy. [WLP-2300 SC(07)]
 - Face amounts from \$1,000-\$25,000, available ages 6 months-85 yrs.
- Maximum amounts available:
- | | |
|---------------------|----------|
| 6 mos. - 65 yrs. - | \$25,000 |
| 66 yrs. - 75 yrs. - | \$20,000 |
| 76 yrs. - 85 yrs. - | \$15,000 |

- **Permanent policy with a level premium**, regardless of your increasing age.

BRONZE PLAN

REDUCED DEATH BENEFIT FOR TWO YEARS

Do you have current health difficulties that prevent you from getting insurance?

- **Modified** Whole Life Insurance Policy. [IMWLP-300 SC(07)]
- Face amounts \$1,000-\$10,000, available ages 40-75.
- Provides a reduced death benefit for deaths due to natural causes in the first two years - total of premiums paid plus 10%. Full death benefits are paid beginning with third year of coverage.
- Full death benefit paid in first two years for deaths due to an accident, as defined in the policy.
- **Permanent policy with a level premium**, regardless of your increasing age.

- **Lifetime Coverage**
- **Premium rates that never increase**
- **Coverage that never decreases**
- **Peace of mind that your loved ones are cared for**



* U.S. Senate Special Committee on Aging, May, 2001

**According to Social Security Rules and Regulations 404.390

ACCIDENTAL DEATH BENEFIT RIDER

- **Silver and Gold Plans:** Increases the benefit for an accidental death, as defined in the rider - **up to \$60,000 in total benefits**, available ages 15 days - 70 years, terminates at age 75.
- **Bronze Plan:** Increases the benefit for accidental death, as defined in the rider - **up to \$45,000 in total benefits**, available ages: 40-70, terminates at age 75.
- **Accidental Death Benefit Coverage** is available in amounts greater than \$25,000 up to a maximum of \$35,000 **only** for insureds 40 years of age or older who request base coverage of at least \$10,000.

ACCELERATED BENEFIT RIDER

- Added to all policies with a face amount of \$5,000 or greater.
- **NO ADDITIONAL COST**
- Allows you to apply for an accelerated benefit of up to 75% of your current policy death benefit if you are diagnosed by a physician with a Terminal Condition with a life expectancy of six months or less or as requiring Continuous Confinement in an Eligible Nursing Home with the expectation that you will remain there until death. The Condition or Confinement must manifest itself and be diagnosed by a physician on or after the Effective Date of the Policy, whether caused by illness or disease or injury.
- Provides you, your family, and your loved ones with benefits before your death to help you in those difficult times.
- Administrative fee of \$100 is deducted from your benefit payment. A minimum available accelerated benefit of \$1,000 is required.
- If the policy funds are payable through this rider, the benefits paid under this rider may be taxable. Receipt of these funds may also affect the eligibility for Medicaid and other government benefits.

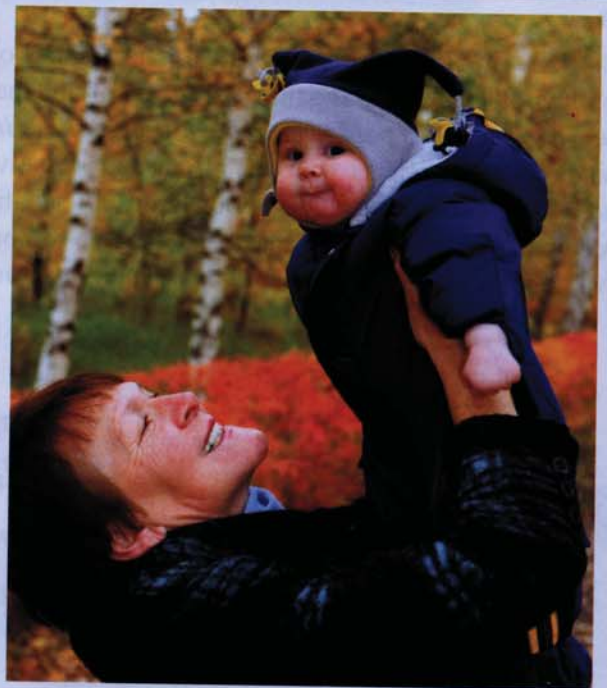
CHILD TERM LIFE RIDER

- Available with Silver and Gold plans.
- Level term insurance covering insured's eligible children between ages 15 days through age 17 yrs.
- Insured parent minimum age 18.
- Rider face amounts from \$5,000-\$25,000, in units of \$5,000.
- Rider remains in force with no premiums due upon death of primary insured.

WORK SHEET FOR FINAL EXPENSE PLANNING

Burial Expenses	\$ _____
Medical Expenses	\$ _____
Unpaid Taxes	\$ _____
Outstanding Bills	\$ _____
Legal	\$ _____
Mortgage/Rent (At least one year)	\$ _____
Income Replacement	\$ _____
Other	\$ _____
TOTAL:	\$ _____

*Ask our agent about our
"Guide for Advanced Planning".*



The death of a loved one is a very emotional time for all. Help ensure that your family will have the funds available to cover the expenses listed on the worksheet at left. Plan now and help eliminate hasty decisions, unnecessary expense, and distress.

Life's Uncertainties

Life is full of uncertainties. You work hard to make a future as secure as possible for those you love, but realize there are things beyond your control. What will your family do if you're not there? How can you be sure they will be able to bear the financial strain? How can you ease their emotional stress? Settlers Life offers its life insurance plans as a solution to these concerns and as the means to achieve "Peace of Mind".



Settlers Life specializes in whole life insurance policies providing coverage for final expenses – protecting its policyholders against the financial strain of unexpected death, funeral expenses and burial costs. *Since 2000, our company has paid over \$100 million dollars in final expense death benefits.* We're pleased that you have taken the time to meet with one of our representatives to learn about **Settlers Life** and our products. Hopefully we will soon welcome you to our family of satisfied customers – over 249,000 certificate and policyholders located across the United States – so that we can provide you with our excellent service and prove to you why we believe we are **"...one of the best small companies selling life insurance in your hometown."**[®]



Remember - the Gold, Silver and Bronze policies are permanent plans - your premiums will never increase and the policies are renewable for life.

"Settlers Life...here for you yesterday, today, and tomorrow."