

Simple. Smart. Game Changer!

\$50k-2mm Living Benefits and Death Protection

No Medical Exam • No Blood required • No Specimen required*
Approval is based on application information provided.

Firefighter Benefits

- Built-in Living Benefits Riders
- Tax-free death benefit
- Enhanced Cancer protection
- Non-Medical underwriting is simple and easy
- Portable - policy follows you anywhere!



Optional Firefighter Benefits

- Coverage up to \$1mm Non-Medical*
- Temporary coverage available*
- Convertible to permanent coverage*
- Lowest rates for Spouses and significant others

The absolute best cancer protection EVER offered in the fire service. PERIOD.



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No-Exam Disclaimer: Policies require completion of full electronic application with no additional requirements in most cases. An underwriting decision is made using information from the application, MIB, DMV and the RX database. Additional requirements may be necessary on certain applications, depending on past health issues. Additional requirements may be necessary for policies over \$1mm. See your representative with questions. * Please see your representative for policy conversion information. * After completion of application and submission to the carrier. * Subject to underwriting and qualifying. * Living Benefits are not available with temporary coverage.



Living Benefits Coverage

The New Standard in Firefighter Benefits

Life insurance that can protect you *while you are still living*

Traditional Life Insurance

Living Benefits Insurance

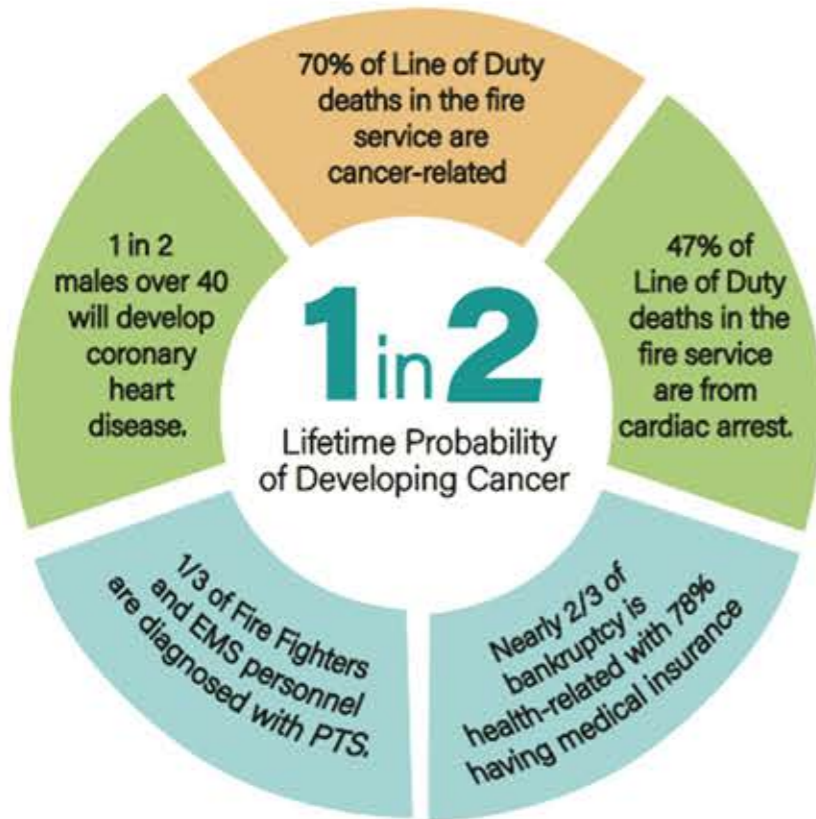


Tax-Free Death Benefit
Fixed Premiums

+ **ENHANCED** Cancer Benefits
 + Critical Illness
 + Chronic Illness
 + Terminal Illness

Living Benefits Coverage

Up to 95% of the face amount can be **accelerated** as a lump sum benefit for financial protection from Critical, Chronic & Terminal Illnesses - including Cancer.



With each customized life insurance policy, flexibility is key. Living Benefits are built-in and policy terms can be written as temporary (10-35) years of protection or as permanent life insurance to last throughout your career and well past retirement to achieve your goals.

The #1 cause of Bankruptcy in the United States is suffering from a Critical or Chronic Illness with a sudden loss of income for an extended period of time.

Do your Firefighter Benefits protect against this risk?

Critical Illness

- Covered critical illnesses may include:

- Invasive Cancer
- Blood Cancers
- Major Heart Attack
- Stroke
- Severe Burn
- Major Organ Transplant
- ALS
- Arterial Aneurysms
- Central Nervous System Tumors
- Coma
- Severe Disease of Any Organ (resulting in significantly altered life expectancy)
- Severe Central Nervous System Disease (Parkinson's, Huntington's, Multiple Sclerosis, Encephalitis, Alzheimer's)
- End Stage Renal Failure

Chronic Illness

- If an eligible insured is unable to perform 2 of 6 Activities of Daily Living for a period of at least 90 days or requires constant supervision to protect from threats to health or safety due to severe cognitive impairment.
- The ADL's include bathing, continence, dressing, eating, toileting and transferring.

Critical Accident

- Major Burns (>40% Body Surface Area, Third Degree)
- Blindness
- Paralysis
- Major Multi-System Trauma (Major injury to three + organs or systems)
- Loss of Limbs

Terminal Illness

- If an eligible insured is diagnosed with an illness or condition that is expected to result in death within 24 months or less. (12 months in FL, NY & CT)
- Available on all rate classes.

Suicide

- Included after 24 months of policy being in-force.



Living Benefits offer an **unrestricted** cash benefit to assist you and your family at a critical time. Protect the money and assets you have saved for retirement and other life needs.