



Guaranteed Issue Option (GIO)

Why a GIO Rider?

There may be times in life where your life stage changes and you need more protection. For example, there is an addition to your family or you purchase a new home.

A GIO Rider¹ allows you to purchase additional insurance at specific option dates in the future (subject to minimums and maximums) without having to answer health questions or have a physical exam.

This means no matter what your health status, you can purchase additional insurance.

Rider Elements:

- Issue Ages: 0 - 37
- Benefit available: \$15,000 - \$50,000 not to exceed Face Amount.

Available with cash value whole life insurance policies:

- Pay to 100
- Pay to 75
- Single Premium
- 10 Pay
- 20 Pay

Option Dates:

- Anniversary at Ages 25, 28, 31, 34, 37 and 40.
- Marriage and Births/Adoptions allows for the advancement of Option Dates.

Not exercising an option date will not cause the remaining option dates to be lost.

Riders are additional benefits added to an insurance policy that require an additional premium payment. Riders can customize a life insurance policy to address specific needs or concerns.

Products/features may not be available in all states. 1) 17RI-GIO Series.

SPEAK TO AN AGENT TODAY!

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BUILDING A BETTER TOMORROW, TODAY

At 1891 Financial Life we are called to something greater. The heart of our work is at the heart of your world. It's life insurance with real life impact. The heart of what we do is to protect the ones you hold dear through Faith, Community and Love.

For more than a century, giving back to the community while helping individuals achieve financial stability for their families has been central to the mission of 1891 Financial Life. Our very existence stems from the generosity and concern that our founders expressed for a community member in need. So, lifting up and looking out for others is simply who we are and what we do.

THE VALUE OF MEMBERSHIP

When you become a member, you have the opportunity to make an impact in meaningful ways. Our culture is about Looking Out – For you. For others. For the community.

As a member you also qualify for member benefits!

- Volunteer: Choose Your Activity/Project
- Pop-Up Impact Team Events
- Hearts and Hands
- Join Hands Day
- Form an Impact Team
- Create Your Legacy
- Members of the Year Award
- Recommender Award
- *GIVE BACK* newsletter and *1891 Financial Life* Magazine
- Discount Programs
- Life Event Gifts

Speak to an Agent Today!

Call 847-342-4500 ext. 236 OR email: Sales@1891FinancialLife.com