



Whole Life Pay to 100 and a GIO Rider

Need more protection? Grow your coverage!

A GIO Rider is a **Guaranteed Issue Option Rider** that allows you to purchase additional insurance at specific option dates (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. Increase your GIO Face Amount with 6 option dates.

Cash Value Whole Life Insurance Pay to 100¹ and Guaranteed Issue Option Rider (GIO)²

Rider Elements:

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

Option Dates:

- Anniversary at Ages 25, 28, 31, 34, 37, 40.
- Marriage and Births/Adoptions allows for the advancement of Option Dates.
- Do not have to purchase at each option date.

AGE 23 • FEMALE • NONSMOKER			
BASE CERTIFICATE FACE AMOUNT	MONTHLY BASE PREMIUM FOR CERTIFICATE & GIO ³	GIO OPTION AMOUNT	TOTAL FACE AMOUNT ALL 6 OPTIONS APPLIED ⁴
\$25,000	\$21.85	\$25,000	\$175,000

AGE 30 • FEMALE • NONSMOKER			
BASE CERTIFICATE FACE AMOUNT	MONTHLY BASE PREMIUM FOR CERTIFICATE & GIO ³	GIO OPTION AMOUNT	TOTAL FACE AMOUNT ALL 4 OPTIONS APPLIED ⁴
\$25,000	\$25.86	\$25,000	\$125,000

Products/features may not be available in all states. Riders are additional benefits added to an insurance policy that require an additional premium payment. 1) 13WL Plan Series with rider. 2) 17RI-GIO. 3) Sample premium depicts initial purchase only. 4) Additional premium needed.

SPEAK TO AN AGENT TODAY!
200 N. Martingale Rd., Ste. 405, Schaumburg, IL 60173
800-344-6273 | sales@1891FinancialLife.com | **1891FinancialLife.com**





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