

Forbes 2023

WORLD'S BEST  
INSURANCE  
COMPANIES

POWERED BY STATISTA

# 10- & 20-Pay Whole Life

## Taking Care Of What's Closest To Your Heart.

The most heartfelt decisions are about what matters to you most: protecting your family. **10-Pay or 20-Pay Whole Life insurance** offers protection for your family and peace of mind for you, guaranteeing lifetime coverage with your choice of premium payment options.

Make a limited number of payments, 10 or 20 years, and you are covered for a lifetime. Cash value accumulates over time, offering growth. Borrow against the policy's accumulated cash value if needed.<sup>3</sup>

- Opportunity to cover a child or grandchild for life.
- Cover the mortgage payments and secure your home for your heirs.
- Pay debts, credit cards and outstanding loans.
- Children's educational expenses.
- Charitable Giving - leave a legacy.
- Cover living expenses in retirement.
- Final Expenses - pay funeral expenses and estate settlement costs.

### Cash Value Whole Life<sup>1</sup>

**10-Pay** Issue Age 0 - 70

**20-Pay** Issue Age 0 - 75

### Face Amounts

\$15,000 to \$4,000,000

### Elements

- Cash value and loan options
- Guaranteed death benefit to your beneficiaries tax-free<sup>2</sup>

### Dividends

When a dividend<sup>4</sup> is declared, it's distributed on the certificate anniversary

### Available Riders

- Waiver of Premium
- Accidental Death
- Guaranteed Insurability Option (additional permanent insurance without proof of insurability)
- Level Term Insurance

Subject to change. Products/features may not be available in all states. 1) 13WL Plan Series. 2) Death benefit is typically tax-free, consult your tax advisor. 3) Loans against the policy will reduce the death benefit. 4) Dividends are not guaranteed. Payment not prorated.

### SPEAK TO AN AGENT TODAY!

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financial life

A Fraternal Benefit Society



### 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](mailto:Sales@1891FinancialLife.com)