

Forbes 2023

WORLD'S BEST  
INSURANCE  
COMPANIES

POWERED BY STATISTA

# Single Premium Whole Life

## Live for today. Plan for Tomorrow.

What can be easier than making only one payment. Cross life insurance off your to-do list with the knowledge that your family's finances are rendered secure.

**Single-Premium Whole Life** is the “one and done” policy that offers lifetime protection with the ease of a single premium payment. It's also a great gift for the child in your life.

A single premium payment provides lifetime protection; avoid monthly payments or the worry about the policy accidentally lapsing.

Cash value accumulates over time, offering growth. Borrow against the policy's accumulated cash value if needed.<sup>3</sup>

Should dividends<sup>4</sup> be payable they can be paid to you in cash, used to purchase more coverage, or left in the policy for additional growth with guaranteed interest.

### Single Premium Whole Life<sup>1</sup>

Issue Ages 0-85

#### 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

- Living Benefits Rider<sup>5</sup>
- Guaranteed Insurability Option (additional permanent insurance without proof of insurability)
- Charitable Giving Rider<sup>5</sup>

Subject to change. Products/features may not be available in all states. 1) 13SPWL 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. 5) Rider not available in CA.

#### SPEAK TO AN AGENT TODAY!

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financial life  
insurance



### BUILDING A BETTER TOMORROW, TODAY

At 1891 Financial Life Insurance 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 Insurance. 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)