

# **SIMPL**

## **Final Expense Plan**

***SIMPL Preferred, SIMPL Standard & Modified Whole Life***



**At this time in your life, peace of mind and security make all the difference in the world to you and your loved ones.**



# Did you know the average funeral expense with burial cost is currently over \$10,000?\*

A funeral is the *third* largest expense most families will face in their lifetime.\*\* Aside from burial cost, there can be many additional expenses including medical, legal, unpaid debts, and family travel.

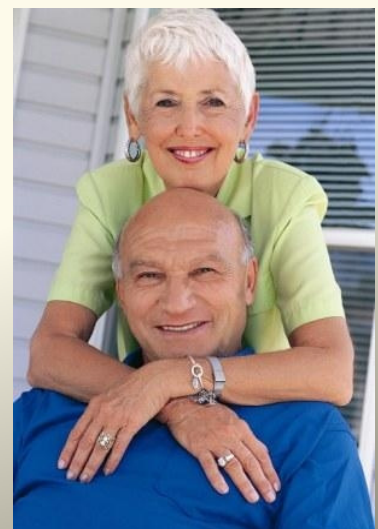


The death of a spouse can cut your household income by as much as 50%. Plus, it can put a heavy burden of debt on a loved one.

The **SIMPL** Final Expense Plan is the *Affordable Life Insurance Solution* that *Guarantees* peace of mind and security for you and your family! And, it helps assure you won't be a burden to the ones you love.



- ✓ **Guaranteed Death Benefit:** Guaranteed for life not to decrease. Your benefit can be assigned to a funeral home.
- ✓ **Guaranteed Premiums:** Guaranteed for life and will never increase.
- ✓ **Guaranteed Cash Values:** Guaranteed cash values that can be borrowed in case of an emergency.
- ✓ **Guaranteed Non-cancellable:** Guaranteed your policy cannot be cancelled by the company as long as you pay the premiums when due.
- ✓ **No Medical Exam required to apply.**



\* Source: AARP , Funeral Arrangements and Memorial Services

\*\* Source: [www.funeral-help.com](http://www.funeral-help.com)

# The SIMPL Final Expense plan

What this Coverage means to you and your family....



....CASH when you need it the most!

The SIMPL Final Expense plan offers three plans to meet your financial needs based on your health status at the time of the application.

**SIMPL Preferred** and **Standard** both offer a level death benefit from the date of issue.

**Convenient Premium Payment Options:** Monthly Bank Draft, Annual, Semi-Annual, Quarterly and even a first year discount of 20% if paid annually.

**Direct Express Card:** SIMPL Standard and MWL premiums can be paid using your Direct Express Card.

**Children's Benefit Rider:** (Available on SIMPL Preferred and Standard only)

One Unit equals \$5,000 term coverage to Age 25 per child, maximum 4 units.

Convertible to Whole Life without evidence of insurability at any time for the same amount or for up to 5 times the amount at Age 25 or marriage if earlier.

**Grandchild Rider:** (Available on SIMPL Preferred and Standard only)

\$7,500 term to Age 25. Convertible, without evidence of insurability, for up to 5 times the amount at Age 25 or marriage if earlier. In the event of the primary insured's premature death, the covered grandchild can convert the coverage to 2 times the face amount.

For most individuals who cannot qualify for a SIMPL policy, our Modified Whole Life Policy (MWL) may be an alternative. Modified Whole Life is a final expense life insurance policy issued for those applicants with more complex medical issues.

**MWL:** This policy offers a modified death benefit as follows:

**During the first 3 years:** If death occurs as a result of an accident, the death benefit is 100% of the policy face amount. The non-accidental death benefit is equal to a refund of all premiums paid to date plus 10% compounded.

**During the 4th year, the death benefit is 100%; followed by 105% in the 5th year; and 110% in the 6<sup>th</sup> year and thereafter.**

**Leave Your Loved Ones with a Heritage, Not a Burden**







Since 1905 and 1957 respectively, American families have relied upon the faithful protection of two of America's most trusted insurers... Liberty Bankers Life Insurance Company and The Capitol Life Insurance Company. Together You and your Final Expense Advisor can choose the plan that best fits Your End of Life Planning.



Presented to: \_\_\_\_\_

SIMPL Preferred  SIMPL Standard  Modified Whole Life

Policy Face Amount: \$ \_\_\_\_\_

Premium: \$ \_\_\_\_\_ Monthly Bank Draft  Direct Express  Other

Draft Date: \_\_\_\_\_ monthly.

Agent's Name: \_\_\_\_\_ Tel.: \_\_\_\_\_

**Liberty Bankers Life Insurance Company    The Capitol Life Insurance Company**

PO Box 224, Brownwood, Texas 76804-0224

1-888-525-4467    [www.libertybankerslife.com](http://www.libertybankerslife.com)

LBL FE 6-2014. (For information only, consult policy for complete details of coverage)