

Begin Planning For Your Future Today

Because Family Benefit Life Insurance Company's First Whole Life plan enables you to begin accumulating a steady cash value, the sooner you begin, the more value you can build and the earlier your loved ones will know you have provided them with valuable protections.

Achieve Your Goals

A First Whole Life plan can help you to:

- provide your loved ones with greater financial security
- enhance your retirement savings
- lock-in a fixed life insurance premium for life—regardless of later changes in the insured's health
- develop a flexible, customized life insurance plan designed to meet your needs

Consult Your Agent

Your agent can help you choose the Family Benefit Life Insurance Company First Whole Life plan that is best for you and your needs. Ask your agent for more information today. The process is simple. The results are gratifying. **First Whole Life...A Lifetime of Protection.**

Neither Family Benefit Life Insurance Company nor its agents offer tax advice. The information contained in this brochure summarizes the insurance policy and our understanding of current tax laws that relate to this insurance policy. See the policy delivered to you for exact terms, definitions, limitations, exceptions, and conditions. We recommend that you consult with a qualified attorney, accountant, or tax expert for advice regarding your specific situation.

All benefits are contingent upon premiums being paid in a timely manner. Available only to individuals ages 15 days to 80 years. Product not available in all states. Must meet underwriting requirements and qualifications. Not all applicants will qualify. If a policy is applied for and issued, coverage will not be in effect until approved and the first premium paid.

First Whole Life:

Form (FWL series) This Base Policy provides the death benefit.

Form (FWL TIADBR series) This Rider accelerates a portion of the policy's death benefit upon diagnosis of a terminal medical condition. This Rider must be applied for, does not require an additional premium, and is not automatically included.

Form (FWL WMPR series) This Rider waives policy's Monthly Premium upon Total Disability. This Rider must be applied for, requires an additional premium, and is not automatically included.

Form (FWL ADBR series) This Rider provides an additional death benefit if the death of the Insured results from an accident. This Rider must be applied for, requires an additional premium, and is not automatically included.

The benefit in the event of suicide during the first two policy years or allowed by law may be limited to premiums paid. For cost and complete details please contact: Family Benefit Life Insurance Company, 7633 East 63rd Place, Suite 230, Tulsa, Oklahoma 74133. www.familybenefitlife.com



First Whole Life
A Life Time of Protection



**FAMILY BENEFIT
LIFE INSURANCE CO.**

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**FAMILY BENEFIT
LIFE INSURANCE CO.**

www.familybenefitlife.com

Whole Life Something permanent in a life of change

Life is full of changes. At each stage of life we have New Dreams, New Plans, New Financial Challenges and Objectives. For protection during a life time of change, there is **Whole Life Insurance**.

Start Early



An early start can help reduce the costs of providing **children and grandchildren** with stable, dependable life insurance coverage.

And, unlike a term insurance policy, First Whole Life plans build up **cash values** over time – providing your loved ones with money they can turn to later in life.

Protect Your Family

Caring and providing for your family is one of life's greatest joys—it also increases your responsibilities. To help you **meet your**

obligations and **protect the people and things that matter most**, Family Benefit Life Insurance Company offers you Whole Life insurance policies with options you can really use.



Plan for Retirement



Unlike term life insurance, your First Whole Life insurance policy from Family Benefit Life Insurance Company allows you to build up a

cash value, which you can use to **supplement your retirement** funds. Your First Whole Life policy has **guaranteed cash values**, which you can annuitize later, to supplement your retirement income.

Legacy

First Whole Life allows you to protect your estate for your loved ones through tax-free benefits and liquidity, when it is needed most.



Why First Whole Life. . .

■ It's Easy –

Life insurance doesn't have to be complicated. At Family Benefit Life Insurance Company, we set out to design a product that's **easy** to understand, yet **flexible** enough to meet your needs.

■ It's Guaranteed –

For peace of mind, Family Benefit Life Insurance Company understands that you want guarantees.

Guaranteed Death Benefit: Your face amount will never decrease regardless of your age or health.

Guaranteed Non-Cancelable: Coverage under this policy can never be canceled as long as scheduled premium payments are made.

Guaranteed Premiums: Your premiums are guaranteed for life and do not increase regardless of age or health. First Whole Life can be issued with a premium schedule for the life of the policy (**Life Pay**) or on a limited payment basis with premiums payable for 10 years (**10 Pay**) or a one-time payment (**Single Pay**). For 10 Pay and Single Pay plans, at the end of the premium paying period, the policy is guaranteed paid up for life.

■ It's Accessible –

The cash values your First Whole Life policy accumulates may be used when you encounter an expected opportunity or emergency...or used to supplement your retirement income.

■ It's Reassuring –

If you died tomorrow, would your family have enough to cover final expenses like funeral costs, final medical bills, legal costs, or income tax and estate expenses? Would they be able to make your mortgage payments? You can choose a First Whole Life plan to help meet any one of these objectives.

■ It's Flexible –

Family Benefit Life Insurance Company knows that each person's life insurance needs are unique. That's why we offer you so many options for customizing your First Whole Life insurance plan.

Terminal Illness Accelerated Death Benefit Rider – (TIADBR)

If the Insured is diagnosed with a terminal illness, as much as 75% of the policy's death benefit may be accelerated to provide funds for your choice.

Waiver of Premium Rider – (WMPR) If the Insured becomes totally disabled prior to age 65, the premium may be waived. This benefit is available at issue ages 18-60.

Accidental Death Benefit Rider – (ADBR) If the Insured dies in an accident prior to attaining age 70, the beneficiaries may become eligible for double the First Whole Life death benefit. This benefit is available at issue ages 18 to 65.

Your family depends on you... comfort in knowing that you can help provide them with greater financial security.