

PROVIDER PLUS

GRADED DEATH BENEFIT WHOLE LIFE INSURANCE POLICY

PROVIDER PLUS (POLICY FORM WL07 0607) IS A GRADED DEATH BENEFIT WHOLE LIFE INSURANCE POLICY UNDERWRITTEN BY TRANSAMERICA LIFE INSURANCE COMPANY, HOME OFFICE CEDAR RAPIDS, IA.

(POLICY FORM AND NUMBER MAY VARY, AND THIS PRODUCT MAY NOT BE AVAILABLE IN ALL JURISDICTIONS.)

POLICY FEATURES

- ◆ You may borrow the guaranteed cash value for emergencies.
- ◆ Your premiums will never increase for any reason.
- ◆ Your policy cannot be cancelled because of age or health, only for non-payment of premiums.
- ◆ Face amounts from \$2,000 to \$25,000 are available depending upon age.¹
- ◆ Applying is easy and most can qualify.
- ◆ It is an easy and economical way to prevent using savings or investments to pay for final expenses.

DEATH BENEFITS

- ◆ Death Benefits are limited during the FIRST TWO years based on state variations.

On and after the THIRD YEAR the Death Benefit is 100% of the face amount of the policy.

Today's Average Funeral Cost Is...

\$7,300*

And this does not include: Medical Expenses, Cemetery Plot, Headstone, and Travel Expenses.

WITH AN AVERAGE 3.41% INFLATION RATE, IT COULD BE AS MUCH AS...

5 years from now	\$8,631
10 years from now	\$10,204
15 years from now	\$12,067
20 years from now	\$14,268

*National Funeral Director's Association, September 2009

¹ Maximum face amount from age 45-65 \$25,000
Maximum face amount from age 66-70 \$20,000
Maximum face amount from age 71-75 \$15,000
Maximum face amount from age 76-85 \$10,000



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