



GUARANTEED LIFE PROTECT™

Guaranteed Issue Life Insurance
Product Summary

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Insurance & Investments
Simple. Fast. Easy.®



Guaranteed Life Protect

Plan Type	A guaranteed Issue permanent life insurance plan.
Product Description	Permanent non-participating whole life insurance with guaranteed level premium rates, guaranteed cash surrender values and reduced paid up values, designed for people who are looking for guaranteed issue life insurance protection. Ideal for clients who might not be approved for fully underwritten life insurance coverage.
Issue Ages	40-75 years (age nearest)
Minimum Coverage	\$5,000
Maximum Coverage	Lifetime maximum coverage amount of \$50,000 per life insured
Coverage Type	Single Life
Coverage Duration	Lifetime coverage that is fully paid-up at age 95
Premiums	Guaranteed rates with level premiums
Annual Policy Fee	\$50
Conversion	Not convertible
Policy Values	<ul style="list-style-type: none">• Guaranteed Cash Surrender Values – at the fifth policy anniversary• Reduced Paid-Up Values – at the eighth policy anniversary
Additional Benefits Available	None
Riders Available	None
Death Benefit	<p>If death occurs due to natural causes within the first 24 months of the policy taking effect or being reinstated, death benefit equals premiums paid during the 24 month period, without interest. If death due to natural causes occurs after the first 24 months of the policy taking effect or being reinstated, death benefit equals the policy face amount.</p> <p>If death is due to an accident, death benefit equals the policy face amount. Some exclusions apply if death occurs within the first 24 months of the policy taking effect or being reinstated.</p>

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The Empire Life Insurance Company

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