

Simplified Issue

FLORIDA COMPANION WHOLE LIFE INSURANCE

Insured by American Retirement Life Insurance Company

*Your policy will be underwritten based on
answers to the health questions on the application.*



LIFE'S FULL OF SURPRISES.

Make sure you're ready for them.

Our **Whole Life** Insurance Policy features:

- Benefits from **\$5,000 to \$25,000** to use any way you see fit
- **Cash Value**
(begins to accumulate after the second year)
- **No Increase** in Premiums
- Coverage for Individuals **ages 64 - 85**
- Accelerated Benefit **Terminal Illness Rider**
(included in your policy)

GO YOU[®]



Worry less and enjoy more. With our Whole Life policy, you can choose a benefit amount that will help provide a foundation for your family after you're gone.

Our Whole Life policy offers coverage to anyone turning 65 through age 85 in amounts of \$5,000 to \$25,000. Plus, each policy accumulates a cash value and includes an Accelerated Benefit Terminal Illness rider that will provide a lump sum or periodic payments upon diagnosis of a qualifying event.

Uses For The Money

- Pay funeral expenses
- Care for your spouse
- Donate to charities
- Help with your grandchild's education
- Cover estate taxes

Added Benefits

Cash Value

Our Whole Life policy begins to accumulate cash value after the second year and continues throughout the life of your policy. The available amount can be accessed through policy loans or cash surrender.

Accelerated Benefit Terminal Illness Rider

(Form Series #AR-ABTI-RD-GN)

Our Whole Life policy automatically comes with an Accelerated Benefit Terminal Illness Rider. Should you get diagnosed with a terminal illness, you can request a percentage of the policy's death benefit not to exceed 50% in either a lump sum benefit amount or periodic payments.*

Exclusions & Limitations

This policy will not pay benefits for:

Suicide — If the insured commits suicide, while sane or insane, within two years from the policy date.

Contestable for two years after the effective date.

Accelerated Benefit Terminal Illness Rider

This rider will not pay benefits for:

1. any condition that is not first diagnosed as a qualifying event. A qualifying event must be determined by a physician, while the policy and rider are in force, that the insured is terminally ill.
2. a first diagnosis that occurs prior to the effective date of this rider or for a first diagnosis received outside of the United States or its territories.

**TO APPLY FOR A
WHOLE LIFE
INSURANCE POLICY,
contact your licensed
insurance agent today.**



*We deduct a fee only if you use the benefit, and your death benefit will then be reduced by the amount you receive. In addition, there may be tax consequences for receiving the accelerated benefit; ask your tax advisor for advice. Please refer to your policy and riders for details.

American Retirement Life Insurance Company, P.O. Box 26580, Austin, TX 78755-0580, (866) 459-4272.

This brochure is designed as a marketing aid and is not to be construed as a contract for insurance. It provides a brief description of the important features of policy form series: AR-WLFE-FL. Please refer to the policy and rider for the full terms and conditions of coverage.

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