

Senior Protector Life III

This is a guaranteed-issue, permanent whole life product for seniors between the ages of 50 and 80 (75 in NY and MO). This product can be sold individually or in conjunction with a worksite marketing payroll deducted program.

- Ages 50 to 80 (75 in NY and MO).
- Employees can purchase coverage for parents through payroll deduction
- \$2,000 to \$25,000 – Face amounts available
- Eligibility is guaranteed
- No medical exams required
- Face amount never decreases
- Premiums never increase
- Under most circumstances, policy's death benefit is income-tax free*
- Should death occur during the first three years following the effective date of the policy (two in NJ, PA, WV), the death benefit is the full amount of all premiums paid during this period, plus interest. If age 65 or over at the time of issue, this period is reduced to two years.
- Full death benefit will be paid if death occurs after the initial period or at any time if cause of death is accidental.

To find out more information, please contact:

(Name)

(Address)

(Telephone Number)

*Subject to current tax law.

Policy 13-500: NJ and PA

Policy 13-401: AL, DC, FL, GA, IN, MD, ME, MI, NC, NH, NY, OH, OK, RI, TN, VA, VT, WI

Policy 13-401WV: WV

Policy-400: CT, DE, IL, KS, MA, MO, SC

Not available in MN, NV, and TX.

Farmers and Traders Life Insurance Company
960 James Street • P.O. Box 1056 • Syracuse, NY 13201-1056
Telephone: (315) 471-5656 • Fax: (315) 475-6612 • www.FTLife.com