



20-PAY WHOLE LIFE FROM SECURITY FINANCIAL LIFE OFFERS GUARANTEES AND FLEXIBILITY

Security Financial Life's 20-Pay Whole Life can provide you and your family the affordable financial security you need and the coverage options you desire.

This Whole Life policy is ideally suited to individuals who desire cash value build-up and the benefits of owning paid-up insurance before retirement. This plan is also designed for those over age 50 who seek a limited premium-paying period. A paid-up policy maintains full life coverage and continues to generate cash value, but does not require further premium payments.

Your plan includes these guarantees:

- **Coverage amounts will never decrease**
- **Premium amounts will never increase**
- **Policy values will grow at a competitive rate**

Your cash values will grow tax-deferred for as long as the policy is in force. The cash value grows faster than in an ordinary Whole Life policy and is available to you through policy loans and dividend withdrawals. You can use these funds for emergencies, educational expenses, starting a new career, retirement or any other purpose.

Your policy also earns dividends.* Dividends may be received as cash payments, additions to cash value, or to purchase additional coverage. Dividend payments may also be applied to reduce your policy premiums.

* Dividends are not guaranteed and are determined by company expenses and investment earnings.

** Not available in all states

This plan provides lifelong, permanent insurance protection. The tax-free death benefit can allow your loved ones the financial security to continue their accustomed standard of living if you die prematurely.

Your 20-Pay Whole Life plan provides flexibility with these riders and coverage options:

- **Premium Waiver** — Continues premium payments and cash value growth if you become sick or injured and cannot work.
- **Accidental Death Benefit** — Increases the policy's death benefit if death is the result of an accident.
- **Guaranteed Additional Purchase** — Allows you to increase your coverage at specific times regardless of current health or occupation.
- **Family Coverage** — Protects your spouse and dependent children.
- **Term Riders** — Allow you to increase the total amount of coverage by adding low-cost Term insurance.

Your plan automatically includes a valuable, no-cost Essential Care Benefit.** It allows you to request an advance of your death benefit if you are diagnosed with a terminal illness, or if you require care in a nursing facility or home care after age 65.

Your 20-Pay Whole Life plan from Security Financial Life combines permanent security, solid guarantees and lifetime protection with competitive financial growth.