



JOINT FIRST-TO-DIE UNIVERSAL LIFE OFFERS SECURITY FOR MULTIPLE LIVES

When you need insurance protection for more than one person, an affordable Joint First-to-Die Universal Life plan from Security Financial Life is an ideal solution. For a lot less than the cost of separate policies, this unique plan insures from two to 10 individuals under one policy and one premium. Benefits are paid when the first person dies.

Protection for small businesses

What would happen if you or a business partner should die? Would the surviving owner(s) have sufficient funds to buy the deceased partner's interest in the firm? The availability of cash following the death of an owner can mean the difference between a business's continued survival or its untimely demise. And, as the number of owners increases, so does the likelihood that a death may occur. Joint First-to-Die UL is an ideal solution for funding a buy-sell plan for your business.

Protection for families

When one parent dies, a family can be left with a number of expenses, as well as disruption of an established way of life. Joint First-to-Die UL can provide funds to cover a variety of potential needs: child care expenses, a home mortgage, consumer debt, college tuition, final expenses and emergency funds for survivors.

Flexible premiums — With Joint First-to-Die UL, you have the ability to change the amount and frequency of premium payments. If you're interested

in financial growth, you may elect to pay a large single premium or periodic premiums to help increase your accumulation values.

Adjustable death benefit — You can choose either a level or increasing death benefit. If you need more coverage in the future, you can increase your protection. (Increases may require proof of good health.) Or, decrease your coverage to as low as \$25,000 when you need less protection.

Tax-deferred accumulation — Your plan also offers the benefit of tax-deferred accumulation. The policy values earn competitive current interest,¹ which will not fall below a guaranteed minimum rate. Policies held longer than 10 years also earn an interest rate bonus. These funds will help build a cash reserve that is available through withdrawals or low-cost policy loans.²

Rider options

- Joint Five-Year Term
- Accidental Death Benefit
- Premium Waiver
- Children's Coverage

As your financial resources and need for insurance protection change during your lifetime, a Joint First-to-Die Universal Life plan from Security Financial Life may provide the perfect fit for your financial picture.

¹ Interest rates are declared monthly and are based on company expenses and investment earnings.

² Under current tax law, policy loans are not subject to income tax. A withdrawal allows access to a portion of your cash value without paying it back; however, a minimum amount must be retained to keep the policy in force. A withdrawal will reduce your coverage by an equal amount. Withdrawals are subject to a fee.