

Introducing...

One Life's newest addition to the simple Telelife and Z-app family:

Complete Term

The simple, rewarding insurance plan

A Return of Premium Product

Complete Term Features

- **Return of Premium**
Pays an endowment at the end of the level period equal to the sum of premiums paid in for the base plan of insurance. Should your client pass away you have the knowledge that you provided his or her family with a lump sum death benefit.
- Comissionable policy fee
- Age last birthday
- Issue ages 18-65
- Minimum face \$150,000
- Riders
 - Waiver of Premium
 - Dependent Child
 - Accelerated Death Benefit
- Use the TeleLife and Z-app processes



Call us Today!

Agency Name Here

000 Street Address

City, State 00000

1-800-000-0000



Complete Term is a non-participating term life insurance with an endowment benefit to age 95 (policy form series S-3228) underwritten by Federal Kemper Life Assurance Company, Schaumburg, IL 60196-6801. Initial premiums are guaranteed level for time period selected. No tobacco means no use of any kind in the past 60 months for Premier, 36 months for Preferred and Standard. Premiums include a \$80.00 annual policy fee. Not available in all states. Suicide and other limitations may apply. Forms and policy provisions vary by state.

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