



MODIFIED

Whole Life Insurance

Physicians Life Insurance Company®
a member of the Physicians Mutual family



Physicians
Mutual®

Insurance for all of us.®

PMA5588-0722

Leave loved ones choices – not expenses.

Death benefits

You can choose the amount that best fits your needs – \$10,000, \$15,000 or \$20,000.

- The money is paid directly to your loved ones, with no delays and no tie-ups because of probate.
- Benefits are income tax free under current federal law. In some cases, estate or inheritance taxes may apply.
- Benefits are paid in addition to any other coverage you may have.

What you should know about modified benefits in the first two years

From the first day your insurance is in force, your loved one receives full benefits if you die accidentally. If you die from a non-accidental cause during the first two years, your loved one receives all the money you've paid, plus an extra 10%. After two years, full benefits are paid no matter what the cause of your death.¹

Accidental death protection (optional rider)

Accidents can happen anytime, anywhere. So it just makes sense to have extra protection in case one happens to you.

When you add the Accidental Death Protection Rider to your life insurance coverage, your beneficiary will receive additional benefits if you die due to a covered accident ... that's extra money to pay the bills an unexpected death can often bring.

You don't have to take a medical exam

This coverage is available to people age 45 to 80, and you don't have to take a medical exam or answer any health questions to apply.

Your coverage cannot be canceled

You receive protection for your entire life, no matter what your health is like – the only thing you need to do is pay premiums when they're due.

Your premium rate won't go up

The premium is "locked in" and guaranteed not to increase as you get older – even if your health changes. That means the economical rate you have now is the price you keep ... saving you money month after month.

You can borrow money from the insurance in an emergency

This insurance gives you the added benefit of cash value (equity) as time goes by. This is money you can borrow against later, if you need emergency funds.

You have nothing to lose

Your satisfaction is guaranteed, so you take no risk in buying this coverage. After receiving your insurance policy, take a month to review it. If your coverage is not what you expected, let us know within 31 days that you want to cancel, and you'll receive a full refund.

Please see the back of this flyer for additional details.

This coverage pays reduced death benefits in the first two years.

¹ In IL: For non-accidental death in the first two years 110% of the premiums would be paid and for accidental death in the first two years the benefit would be the face amount plus 110% of the premiums paid. In CA: We will not pay for accidental death caused or materially contributed to by sickness or intentional self-inflicted injury or suicide.

This is a solicitation of insurance. When you respond, an insurance agent/producer will contact you with complete details.

We can issue only one insurance policy of this type on a guaranteed issue basis.

Insurance policy kind L770/LR49 (OK: L770OK; TN: L770TN; TX: L770TX).

CA: License Agent #: _____

