

Whole Life INSURANCE

If something unexpected happened to you, would your family be prepared? Have peace of mind, knowing that **The Family Security Plan® Whole Life Insurance** may help your family financially when you're gone.



Think About It...

If their household's wage earner died unexpectedly, **42%** of Americans would face financial hardship within six months.

~ LIMRA: 2021 Insurance Barometer Study

What is it and how does it work?

Whole Life Insurance is permanent, "lifelong" insurance that will never expire as long as you pay your premiums. It also builds a cash value that offers you the option to borrow against your policy! Whole Life Insurance provides the amount of coverage you choose for your entire life and enrollment is available to qualified individuals, up to age 80. Applying for coverage is quick and easy. All you have to do is fill out the application and truthfully answer a few qualifying questions.

Seniors may need Whole Life Insurance, too!

As you age, your life insurance needs may change, but Whole Life Insurance can still serve a number of purposes.

Your beneficiaries can use it to help pay:

- Funeral costs, which can average between \$7,000- \$20,000.
- Medical bills, which add up quickly and may become overwhelming.
- Remaining mortgage and credit card debt.

And there are benefits for you, too:

- The ability to borrow from your accumulated cash value when you need to.
- The knowledge that you may provide financial protection for your spouse or remaining dependents.
- Peace of mind.

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Benefits/Features of Whole Life Insurance

- **Flexible Benefits and Affordable Rates** You can choose the death benefit amount that gives you peace of mind and the premium amount that will fit your budget.
- **Family Coverage** Your spouse, for as little as \$3 a week, your children, grandchildren and great-grandchildren, for \$2 a week per child, and even your parents are all eligible for Whole Life Insurance.
- **Immediate Coverage** You are covered as soon as you accurately fill out, sign your application and authorize payment.
- **Convenient Premium Payment** There are no bills to watch for or checks to mail. Premiums are conveniently paid automatically from the financial institution of your choice.
- **Permanent Insurance Protection** The policy is yours to keep by continuing to pay premiums, even if you have a change in employment or health.
- **Full Portability** You can keep your coverage at the same cost if you change jobs or retire.
- **Paid-Up Coverage** Paid-up life insurance allows you to keep your policy without paying any additional premiums. Once you have built up cash value in your policy, you can use your cash value to purchase a reduced policy amount, and make no further premium payments.



To learn more about **Whole Life Insurance** and other affordable life insurance products offered by **The Family Security Plan®**

Call to speak to a representative! 855-818-0955

Visit our website
www.familysecurityplan.com

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