

# Graded Death Benefit Whole Life Insurance

The death of a loved one may leave a family with unexpected expenses:

- Medical Bills
- Funeral Expenses
- Probate and Legal Fees
- Mortgage or other Unpaid Bills

The Lafayette Life's Graded Death Benefit Whole Life Insurance Plan can help address the concerns you may have about these unexpected expenses even if you have some health concerns.

## The Protector Graded Death Benefit offers you:

- Guaranteed Level Premiums
- Guaranteed Level Death Benefit after the first three policy years
- Accidental Death Benefit Coverage in the first three policy years
- Issue Ages 40 through 85 (age last birthday)
- Two Health Questions
- Face amounts: 40-80 (\$3,000 - \$25,000)  
81-85 (\$3,000 - \$10,000)



During the first three policy years the Death Benefit equals the annual premium due accumulated at an effective annual rate of 10%. For example, at age 65 the premium for a male is \$1,035.40 for a \$10,000 policy. The death benefit for year 1 would be \$1,138.50. The death benefit for year two would be  $(\$1,138.50 + \$1,035.40) * 1.10\% = \$2,390.85$ , the death benefit for year three would be  $(\$2,283.20 + \$1,035.40) * 1.10\% = \$3,768.44$ , and the death benefit for year four would be \$10,000. If death occurs by accidental means in any of the first three years, the graded death benefit amount discussed above and an accidental death benefit amount will be paid. The accidental death benefit coverage only applies during the first three policy years and is subject to the conditions and exclusions set forth in the policy.

*This information is meant to provide you with a general overview of Lafayette Life's Protector Graded Death Benefit Whole Life Product. It is not meant as legal or tax advice. For information regarding your specific situation you should consult your tax advisor. For specific information about the product you should consult your agent.*



A member of Western & Southern Financial Group®