

Can your clients get up to 100% of their life insurance TAX FREE while living?



Permanent life insurance and **permanent critical illness** in one! In the event of a critical illness, the amount selected will be advanced from the death benefit. The Critical Illness Advance is the **most affordable** permanent critical illness solution in the marketplace.

Example: Jane aged 40 looking for \$100,000 permanent Life & \$50,000 permanent CI

Option 1: total cost **\$174.51**

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|--------------------------------------|----------|
| T100 Life | \$73.88 |
| T100 CI ROPD & 100% ROP after 20 yrs | \$100.63 |

OR

Option 2: total cost **\$149.34**

T100 life w/ a CI Advance, both PAID UP @ 65!



Best of all, Jane will also receive:



- **25 illnesses** covered including **Long-Term Care**
- **NO WAITING PERIOD** for the Critical Illness Benefit
- All benefits paid are **TAX-FREE**
- **Guaranteed** Level Cost of Insurance
- **Guaranteed** cash surrender values as of the 5th policy year, increasing for the life of the policy
- **Higher commission rate** than the average CI Plan