

Simplified Issue Whole Life

Graded Benefit* Whole Life



Motorists Life provides immediate coverage for survivors faced with unexpected expenses:

- ▲ *Funeral and burial expenses*
- ▲ *Medical bills*
- ▲ *Miscellaneous unpaid bills*
- ▲ *Legal fees*

Get peace of mind and ensure your survivors have the necessary funds to pay final expenses.

Guaranteed Death Benefit Simplified Issue Whole Life (SIWL)

This policy provides full and immediate life insurance, paying 100 percent of the policy amount to the beneficiary at the insured's death. You will be eligible for coverage from \$5,000* to \$25,000 if you pass a limited health questionnaire. A medical exam and bloodwork are NOT required.

The *Accidental Death Benefit (ADB)* is available as an optional rider with SIWL. It pays double the death benefit should death result from an accident. The ADB amount is equal to the base policy amount. ADB is available for issue to age 80.

Graded Benefit Whole Life* (GBWL) *Graded life insurance for the first two years with full benefit available in the third year.*

Those unable to qualify for the SIWL plan may be eligible for the **GBWL plan**, with issue amounts from \$2,000 to \$15,000. The amount payable to the beneficiary upon death of the insured is as follows:

Policy Year	Benefit Payable
Year 1	35 percent of the face amount
Year 2	70 percent of the face amount
Years 3 on	100 percent of the face amount

The *Accidental Death Benefit* (ADB)* is available as an optional rider with the GBWL plan. It will pay double the ultimate death benefit (200 percent of the face amount) should death result from an accident in any policy year. The ADB amount is equal to the base policy amount. ADB is available for issue to age 80.

Guaranteed Level Premiums

Premiums are guaranteed for the life of the policy and will not increase, regardless of age or change in health.

Guaranteed Non-Cancelable Policy

With continued payment of scheduled premiums, this policy will never be canceled by Motorists Life.

Guaranteed Cash Value

Your policy will accumulate a guaranteed level of cash value. You may access a portion of this money by taking a policy loan. At death, any outstanding loan will be deducted from the death benefit.

Accelerated Benefit Included at no Additional Cost

If the insured is diagnosed with a terminal illness (reasonable medical certainty of death within 12 months or less), the policy will pay up to 55 percent of the initial death benefit in advance.

Children's Term Rider*

This rider will provide \$5,000 of term insurance protection on every child and grandchild covered. It may include your dependent natural children, legally adopted children and stepchildren who are 15 days old through age 17 (\$1 per month, per child).

At any time prior to age 25, each child can convert the \$5,000 term coverage to a permanent plan of insurance with the opportunity to grow cash value. This may be accomplished without proving evidence of good health. In addition, each child will have the opportunity to convert to \$25,000 of permanent coverage without evidence of insurability following their 25th birthday, upon death of the base insured or expiration of the base policy.

**Graded Benefit Whole Life including Accidental Death Benefit and Children's Term Rider not available in MN.*

See reverse side for more information.

Life made easy
**Motorists Life
Insurance Company®**

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888-876-6542
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Coverage Increases

Insureds may apply for an increase to the policy face amount at any time after policy issue, subject to underwriting requirements.

Maximum amount of coverage issuable combining the base policy and any increases cannot exceed \$25,000.

*Coverage minimum is \$3,000
for ages 65-80.*

ScriptSave

SIWL and GBWL policyholders will receive a ScriptSave discount card, available at no additional cost, providing savings on:

- **Brand name and generic prescription drugs**
Average savings of 31 percent, with potential savings up to 50 percent.**
- **Vision care**
Save 40 percent off the retail price of frames, lenses, lens options and more.

- **Hearing care**
15 percent savings on more than 70 hearing aid models at 1,400 preferred providers.

- **Daily living products**
Wide selection of assistive daily living aids at a 10 percent discount.

DISCOUNT ONLY – NOT INSURANCE.
Discounts are available exclusively through more than 54,000 participating pharmacies nationwide.

***Based on 2010 national program savings data.*

Repatriation (RMR)

This service provides for the return of mortal remains should the primary insured die more than 300 miles away from his or her place of residence. MLIC will pay the costs associated with returning the body to the insured's home up to a maximum of \$1,000.

Covered expenses include removal and preparation of the body, shipping a casket or container and transportation of the remains. Reimbursement for eligible expenses incurred up to a maximum of \$1,000 will be made at the time of the claim following submission of proof of expense. Motorists Life final expense policyholders may use this service once, regardless of the number of MLIC policies held.

Payment for the repatriation service will be separate from the life insurance benefits as this service is not part of the life insurance policy.

Certain exclusions apply. See service insert for details.

Important:

To expedite policy issue, a phone interview will be conducted with you during the application process.

Information needed for telephone interview:

Name of physician _____	Address _____		
Phone number _____	_____		
Prescribed medication(s)			
Name brand	Dosage	Name brand	Dosage
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Certain medications may cause you to be ineligible for coverage for Simplified Issue Whole Life and Graded Benefit Whole Life. (Your agent should refer to list of ineligible prescriptions.)