

Peace of Mind *and*
Real Cash Benefits



GROUP WHOLE LIFE INSURANCE

WLG



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Policy Series WL9800-MP FL

WLG

Don't leave your family unprotected, provide for them now with whole life insurance.

Many employees choose our whole life insurance products because they offer the flexibility to meet a variety of personal needs. With whole life insurance plans, employees have a choice of benefit and premium amounts that fit their paychecks and life styles.

Employees also have access to the cash value accumulated in their policies and may use these savings for loans or withdrawals. And with our voluntary plans, employees own their coverage and can keep them in force even when they retire or change employers.

- **FLEXIBILITY TO MEET YOUR NEEDS**

Employee—Coverage amount: up to \$100,000.

Spouse—Coverage amount: up to \$50,000 (not to exceed employee's coverage).

Children (ages 15 days-24 years)—\$10,000 child term life rider covers all your dependent children for only \$1.38 per week.

- **BUILDS CASH VALUE**

In addition to having valuable life insurance protection, you can accumulate savings at a guaranteed rate of return. You have access to your cash value and have the ability to make loans or withdrawals.

- **NO MEDICAL EXAMS REQUIRED**

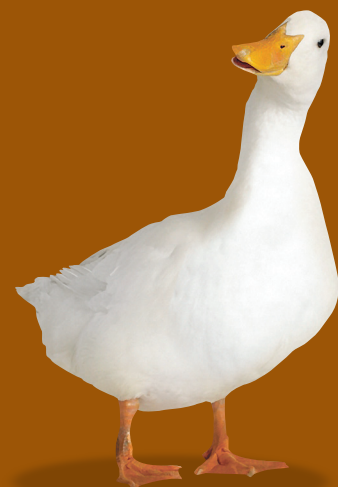
Employees and their families may apply for benefit amounts by answering only a few medical questions.

- **PERMANENT INSURANCE PROTECTION**

Once your insurance application has been approved and payroll deductions have started, the coverage is yours to keep by continuing to pay premiums. Your premium will never increase.

- **CONVERSION PRIVILEGE**

Take your coverage with you if you leave the company.



BENEFITS

WAIVER OF PREMIUM RIDER (EMPLOYEES ONLY; ISSUE AGES 18-55)

Waives entire premium amount for employee coverage after the insured has been totally disabled for 4 months and continues throughout the duration of the disability. Any recurrence of a prior disability will be covered, provided the prior disability continued for at least 6 consecutive months, it begins within 30 days of recovery, and is due to the same or related causes. The Waiver of Premium is also available for loss of sight or loss of limbs even though the employee may be able to engage in an occupation. The rider terminates on the employee's certificate anniversary coinciding with or next following his 60th birthday.

ACCIDENTAL DEATH BENEFIT RIDER (EMPLOYEE AND SPOUSE ONLY; ISSUE AGES 18-60)

The benefit provides an additional benefit equal to the face amount if the insured dies within 90 days from injuries received in an accident. If the Insured dies in an Accidental Common Carrier Death, the benefit is twice the face amount. The maximum coverage available under the rider is \$100,000. The Accidental Death Benefit terminates at age 65.

ACCELERATED BENEFIT RIDER

This offers one-half of the death benefit to be paid prior to death, when the insured is diagnosed with a terminal illness. This is a life insurance rider, which pays, Accelerated Death Benefits at your option under conditions specified in this rider. This rider is not intended to provide health, nursing, home or long term care insurance. Benefit payments may affect your eligibility to receive Medicaid and other government benefits or entitlements. Employees and/or spouses are eligible for this benefit. Receipt of Accelerated Benefits may be taxable. The Insured should consult with his personal tax advisor.

42% FACT

of people use life insurance to pay bills and final expenses.*

*"Every Excuse in the Book," LIMRA International, April 2007.

COVERAGE WORK SHEET

	AGE	S/NS	INSURANCE AMOUNT	INSURANCE W/ACCIDENTAL DEATH	WEEKLY COST
Employee:					
Spouse:					
Children:					
				Total:	

This work sheet is for illustration purposes only. It does not imply coverage.

LIMITATIONS AND EXCLUSIONS

If this coverage will replace any existing individual policy, please be aware that it may be in your best interest to maintain your individual guaranteed-renewable policy.

SUICIDE EXCLUSION

If the insured commits suicide within two years from the certificate date, we will limit the death benefit proceeds to the premiums paid less any loans and loan interest.

WAIVER OF PREMIUM RIDER EXCLUSION

No benefits will be provided by the rider if Total Disability:

1. is caused by an intentionally self-inflicted injury; or
2. results from an act of war, declared or undeclared; while the employee is in the military service of any country.

ACCIDENTAL DEATH RIDER EXCLUSION

The Accidental Death Benefit provided by this rider shall not be payable if the insured's death results from any of the following causes: Operating, learning to operate, serving as a crew member on, or jumping or falling from any aircraft, including those which are not motor-driven.

1. war or any act of war (including any armed aggression resisted by the armed forces of any country or combination of countries), whether such war is declared or undeclared;
2. suicide;
3. any bodily or mental infirmity or disease, except a bacterial infection occurring with or through an accidental injury;
4. committing or attempting to commit an assault or felony;
5. the voluntary taking of: a. any drug, medication, or sedative unless as prescribed by a physician; or b. any poison (except for food poisoning), including carbon monoxide;
6. operating, riding in, or descending from any kind of aircraft, or subsequent drowning, if the insured; a. is a pilot, officer, or member of the crew; or b. is in an aircraft which is being flown for the purpose of descent from such aircraft while in flight; or c. is giving or receiving any kind of training or instructions; or d. has any duties aboard such aircraft.

THE ACCELERATED BENEFIT RIDER WILL NOT BE PAYABLE:

1. If either the owner or the insured is required by a government agency to use the Accelerated Benefit in order to apply for, obtain, or otherwise keep a government benefit or entitlement;
2. If either the owner or the insured is required by law to use the Accelerated Benefit to meet the claims of creditors, whether in bankruptcy or otherwise;
3. If the terminal illness results from intentionally self-inflicted injuries;
4. If the Certificate is in force as either Extended Term Insurance or Reduced Paid-Up Insurance;
5. If the certificate is legally or equitably assigned, except to the company as security for the lien;
6. If the certificate is not in force or the Death Benefit under the certificate is not payable for any reason;
7. If there has already been an Accelerated Benefit paid on the certificate.

In addition, the Company will not pay the Accelerated Benefit if any part of the Death Benefit under the Certificate is contestable. This means that no benefit is payable under the rider for two years from the Date of Issue or reinstatement of the Certificate, whichever is later.

CONTINUE COVERAGE

When coverage would otherwise terminate because the employee ends employment with the employer, coverage may be continued. The employee will continue the coverage that is in-force on the date employment ends, including dependent coverage then in effect.

If the Master Policy is terminated, you will become members of a Group of Insureds. The members will continue to have coverage, and your coverage will remain in force. Please refer to your certificate for terms and conditions.

EFFECTIVE DATE

The certificate issued under the policy will take effect as of the insured's application date, if the insured is eligible for it; the application is signed; the first premium is paid to us; and the information provided in the application is acceptable to us for issuance of the coverage under our rules and practices.

**We've got you
under our wing.®**

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This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. This brochure is subject to the terms, conditions, and limitations of Policy Form Series WL9800-MP FL.