

Standard Life and Accident
Insurance Company

Advantage**Guard**

Whole Life Insurance

Life Insurance Made Simple



SLFEB13

Protection

When Your Family Needs It Most...

Decisions at the time of a loved one's death will be some of the most difficult a family will be forced to make.

Life insurance can make some hard choices easier by making funds available just when they are needed.

How much will be needed and where will the funds come from?

Expenses can include not only the cost of the funeral, but also unanticipated charges such as medical costs not covered by your health insurance, other unpaid bills, and even state and federal taxes. Funeral costs alone can be as much as \$7,755¹ or even more, depending on where you live and your personal preferences.

Since Social Security only pays a death benefit of \$255 to the surviving spouse or dependent children of an insured participant, loved ones could be left far short of the amount they need to cover these basic expenses.

Standard Life and Accident Insurance Company's **AdvantageGuard** Whole Life insurance product can bridge this gap. Through thoughtful planning today, you can help relieve your loved ones of the worry of how to pay these future expenses.

With the steps you take today you can help your family feel confident they are honoring your last requests and wishes without compromising their financial stability.

For those who qualify, once your policy is issued and your first premium is paid, you will have immediate coverage. As long as you pay the premium required to keep your policy in force on a timely basis, Standard Life cannot cancel your policy, reduce your benefits or increase your premium regardless of the level of benefit approved.

For most individuals who don't qualify for immediate coverage, there is an alternative. You may qualify for a policy that provides a return of your premium plus 10% interest should death occur from anything other than an accident in the first two policy years. If death during the first two years is the result of an accident, the full face amount of the policy would be paid to your beneficiary.

If you choose, policy proceeds will be paid to the beneficiary you name. Your spouse, family member or estate can receive this benefit.² In many cases, these benefits can be paid directly without going through probate.

Children Term Rider

Since physical health may change, the ability to qualify for insurance later in life is not guaranteed. Adding a Children's Term Rider to your policy is a great way to help ensure your child has insurance once they reach adulthood.

For additional premium, you may add a Children's Term Rider to your policy. With this rider, every child – as well as any future children, whether born or adopted into your family – is automatically approved for coverage. The coverage expires on each child at age 25, at which time you may choose to convert the coverage to a permanent plan offered by the company.

Policy Form Series LDB12SL, GBL13S, CTR12SLAX

¹National Funeral Directors 2009 General Price List Survey (national average for funeral goods and services)

²A two year contestability clause may apply. Refer to contract for details.





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AND ACCIDENT INSURANCE COMPANY
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Visit our web site at www.slaico.com

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