

# Guaranteed Level Term

Simple Choice Term

*Affordable Life Insurance Protection*



Talk to a financial translator® today.



## Dependable coverage for your temporary needs

When you have children, a mortgage or other substantial expenses, life insurance may not be top of mind. However, a gap in coverage, even for a short time, can put your family's financial future at risk. Guaranteed Level Term life insurance provides you with affordable life insurance protection that may suit your immediate insurance needs and budget.



Cris Collinsworth  
Western & Southern Spokesperson

## What Is Guaranteed Level Term coverage?

A Guaranteed Level Term policy, issued by Western-Southern Life Assurance Company (Western & Southern Life), helps provide protection with premiums guaranteed to stay the same for the entire coverage term you choose, regardless of your health. You can select coverage terms of 10, 15, 20 or 30 years. After the initial coverage period, you can renew your coverage annually at an increasing premium scale. Once the policy has renewed to annual renewal term rates, no conversion is allowed.

If your needs change, it is easy to convert to a permanent whole life or flexible premium insurance plan. There are two conversion options to choose from:

- **Standard Conversion**—allows conversion within five years from the issue date, but not after the insured's age 65.
- **Enhanced Conversion**—allows conversion over the entire level term period, but not after the insured's age 70. A conversion credit is offered with the enhanced option.

No additional underwriting is required to convert\*.

## Flexible, dependable coverage

We can offer just the right amount of coverage to fit your needs, in amounts that range from \$25,000 to more than \$1 million. Your financial representative will work with you to determine a coverage amount that is appropriate for your protection needs and budget. And, Western & Southern Life's Guaranteed Level Term provides guaranteed renewability up to age 95.

## Guaranteed premiums and death benefits

Your premium is guaranteed to remain level during the initial term you select. Premiums after the initial term are also guaranteed, but will increase annually each year as you get older. If you die during your policy term, your beneficiary will receive the guaranteed death benefit.

## Personalized protection for you and your family

The Accelerated Death Benefit Plus Rider<sup>1</sup> is automatically included. A rider is something you can add to an insurance policy for additional benefits. With this type of rider, a portion of the policy's benefit can be paid out early upon receipt of medical proof that the insured has a terminal or chronic illness.<sup>2</sup>

If you do not qualify for the Accelerated Death Benefit Plus Rider, you may qualify for the Accelerated Death Benefit Rider, which accelerates your benefit payment for terminal illness only. This rider is available at no additional premium.

In the event you need to take advantage of the Accelerated Death Benefit Rider, Western & Southern Life recommends that you consult a qualified tax advisor regarding how receipt of such payment could affect your family's financial situation.

<sup>1</sup> Rider features, benefits and availability may vary by state. Availability is also subject to underwriting. Chronic illness underwriting will be used to determine eligibility for our various accelerated death benefit riders. This rider is added at no additional premium; however, Western-Southern Life may charge a fee up to \$250 for an advance. The advance accrues interest at 8% per year (or such other rates as may be required by the laws of your state.)

<sup>2</sup> No advance will be paid until 24 months after the policy date for chronic illness in most states. See the rider available in your state for specific limitations.

\*Increased coverage will require additional underwriting.

Receipt of Accelerated Benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements. They may also be considered taxable by the Internal Revenue Service. You should contact your personal tax advisor for assistance.

An advance is treated as a lien against the policy and will reduce the Death Benefit payable if not repaid. The advance will accrue interest each year. Consult your tax advisor before taking an advance.

Exceptions and limitations: Product features, rider availability and benefit provisions vary by state. The policies and riders offered contain exclusions, limitations, reductions of benefits, and specific requirements for keeping them in force. Payment of benefits under the life insurance policy is the obligation of, and is guaranteed by, Western-Southern Life Assurance Company. Guarantees are based on the claims-paying ability of the issuing company. Individual Term Life Policy series ICC18 1801-307 WSA, Accelerated Death Benefit Rider series 1308-331 WSA, 1308-301 WSA.

### Western-Southern Life Assurance Company

Western-Southern Life Assurance Company, Cincinnati, Ohio, operates in DC and all states except NY. Spokesperson is a compensated endorser. Western & Southern Life is the marketing name for Western-Southern Life Assurance Company.

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## A History of Financial Strength

Western & Southern Life has been providing superior, personalized service since 1888. Through our growing network of financial professionals, we provide individuals, families and small businesses life insurance, annuities and a wide range of other financial solutions to make financial preparation simple.

Talk to us today.