

### ENDOWMENT AT 60

With this plan the insured will pay premiums to age 60 at which time Family Guardian will pay the amount of insurance to the insured. Should the insured die during the paying period, the Company will pay the amount of insurance to the named beneficiary.

### FAMILY PLAN

- One premium covers both parents and children
- Premium is based on the age of the oldest spouse
- Includes accidental death and injury benefits on parents only
- Up to four (4) children covered at 25% of basic face amount, above four (4) children the amount reduces pro-rata
- Coverage on children from age 15 days to 19 years. Coverage to age 23 if attending school full time
- Premium does not reduce if children's coverage expires
- Future children covered, except evidence of insurability required for future adopted children
- Survivorship benefit can be continued on a single parent basis upon the death of one parent
- Cash values and reduced paid up values available but no extended term

### SINGLE PARENT PLAN

- One premium covers parent and children
- Includes accidental death and injury benefits on parent only
- Up to four (4) children covered at 25% of basic face amount, above four (4) children the amount reduces pro-rata
- Coverage on children from age 15 days to 19 years. Coverage to age 23 if attending school full time
- Premium does not reduce if children's coverage expires
- Future children covered, except evidence of insurability required for future adopted children
- Cash value is equal to one half of the "Family Plan"
- Cash values and reduced paid-up values available but no extended term

## Contact Us Today!

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### SICKNESS & ACCIDENT PLAN

This policy is a disability plan and pays a benefit for illness or injury. Family Guardian will pay the disability benefit amount for each week of total disability if the insured is confined to hospital or at home for seven (7) days or more and will pay for any fractional part of a week after the week's first payment. The maximum benefit period is 26 weeks.

### HOSPITAL & SURGICAL PLAN

This plan will pay actual charges up to a specified maximum. Benefits include:

- Daily hospital & intensive care benefit
- Miscellaneous hospital benefit
- Surgical benefit
- Anesthesia benefit
- Attending physician benefit
- Waiver of premium benefit
- Accidental injury benefit
- Outpatient services benefit
- Maternity benefit
- Cancer benefit

### ACCIDENT PLAN

The accident plan includes death, dismemberment and hospitalization benefit for accidents. It is sold to persons from age five (5) to sixty years (60) next birthday. This policy will terminate on the anniversary of the policy following the insured's sixty-ninth (69) birthday.

This Policy also covers the loss of limbs. For the loss of one limb, or one eye, half the principle sum or face amount is paid.

For the loss of two limbs or two eyes, the principle sum or face amount is paid.

However, this Policy pays double the principle sum or face amount if the insured is killed as a fare-paying passenger in any public conveyance.

This Accident Policy is usually sold in conjunction with the life policies as the accident benefits make the whole coverage more attractive.

### WHOLE LIFE PLAN

Whole life means that the insured continues to pay this policy until death, at which time Family Guardian will pay the face amount to the named beneficiary. This is a non-participating whole life plan with cash value, paid-up insurance and extended term options.

### WHOLE LIFE + ANNUAL BONUS PLAN

The provisions and conditions of this contract are identical to the whole life contract except the insured will receive a bonus of 2% of the face value of the policy on each policy anniversary i.e. \$20.00 for every \$1,000.00 of life insurance.

### MODIFIED WHOLE LIFE PLAN

The provisions and conditions of this contract are identical to the whole life contract with the exception of the following:

1. The full face amount for death is not paid until the fourth year after the date of the policy.
2. It is sold to persons who cannot qualify for standard insurance.

### 10 YEAR ENDOWMENT PLAN

Under this plan, the insured pays premiums for ten years and if he/she is still alive, Family Guardian will pay the amount of insurance to the insured on the tenth anniversary of the policy. Should the insured die during the paying period, Family Guardian will pay the amount of insurance to the named beneficiary.

### 20 YEAR ENDOWMENT PLAN

Under this plan, the insured pays premiums for twenty years and if he/she is still alive, Family Guardian will pay the amount of insurance to the insured on the twentieth anniversary of the policy. Should the insured die during the paying period, Family Guardian will pay the amount of insurance to the named beneficiary.

### 20 YEAR ENDOWMENT + DOUBLE BONUS PLAN

The provisions and conditions of this contract are identical to the 20-Year Endowment contract except the insured will receive a bonus of 2% of the face amount of the policy twice per year i.e. \$20.00 for every \$1,000.00 of life insurance.

### 20 PAYMENT LIFE PLAN

The provisions and conditions of this contract are identical to the 20-year endowment contract except that the insured will pay the premiums of the policy for 20 years and at the end of that time payment ceases. The policy is paid up, but the insured does not receive the proceeds. They are paid to the insured's beneficiary at the time of his/her death.

### 4 PAY 20 YEAR ENDOWMENT

- Issued from ages 1-55
- Includes accidental death and injury benefits beginning at age 4
- Graded death benefit for under 2 years of age
- Special benefits of 10%, 20% and 30% of face amount paid at the 5th, 10th and 15th year
- Matures at 20th year for 40% of the face amount
- Cash values and reduced paid-up values available but no extended term.

*(If changed to Reduced Paid-Up plan, it is a 20 year Paid-Up endowment without any special benefits)*

### ENDOWMENT AT 18

This policy is sold to children from birth to nine (9) years next birthday. This contract pays the full face amount of insurance on the anniversary of the policy following the insured's 17th birthday. The plan provides both insurance protection and a means to save for the cost of higher education. The provisions are the same as the 20 Year Endowment plan. In addition, premiums are waived upon the death of the original beneficiary.