

SIMPLIFIED ISSUE WHOLE LIFE

SIMPLIFIED ISSUE

WHOLE LIFE INSURANCE

CONSUMER GUIDE



SIMPLIFIED ISSUE
WHOLE LIFE

CONSUMER GUIDE
POLICY FORM WL 2009P

Presidential Life Insurance Company

In Texas doing business as
Rockland Life Insurance Company

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*Solutions Today...
for a Brighter Tomorrow!*

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SIMPLIFIED ISSUE WHOLE LIFE INSURANCE (SIWL)



The Presidential Life Story

Presidential Life Insurance Company of Nyack, New York was founded in 1965 as small regional carrier and has since grown into a national leader of niche annuity contract and life insurance policy issuers, operating in 49 States and the District of Columbia.

All our products, both annuity and life, are simple and straight forward. With approximately \$3.9 billion of assets we are financially strong and one, if not the only, debt free life insurance company in the United States.

LIFE INSURANCE YOUR FAMILY DEPENDS ON YOU

Young families face daunting financial challenges: new homes, having children, car payments, crushing expenses and the responsibility of it all. This is where life insurance protection comes in to play, meeting these expenses in case of an untimely death with a tax-free benefit payment to your loved-ones who, continue to incur these expenses even after you are gone.

However, more often than not, life insurance protection is left out



of the financial equation. Many young and healthy families view life insurance cost as an extraneous expense. In addition, contemplating one's death at such an early age isn't a fun exercise. In variably many young and

healthy families carry-on without life insurance protection until one day, when youth and health begin to disappear, and the need for life insurance protection becomes all too apparent.

But, the very conditions that made life insurance protection relatively inexpensive, youth and health, are absent. Not only is life insurance protection now more expensive, it's also harder to qualify for. If you find yourself in this situation, take heart.

This is where Presidential Life Insurance Company steps in. While it may be too late to purchase all the life insurance protection you want for your family, Presidential Life's



Simplified Issue Whole Life (SIWL) insurance policy may provide life insurance protection, up to \$20,000, to those individuals with less than perfect health.

SIWL insurance protection is obtainable after answering only seven medical questions regarding your health history and status. A Presidential Life insurance Underwriter will review your answers and make a determination within 48 hours to issue the life insurance protection you applied for. It's that simple.

And, since this is whole life insurance your annual premium expense is guaranteed to never go up and the amount of your life insurance coverage is guaranteed to never go down. You are covered for the full benefit amount from the first policy day.

SIWL POLICY AT A GLANCE

- Guaranteed level premiums
- Guaranteed death benefit amount
- Insured ages 0 - 85
(age nearest birthday)
- Seven medical questions
- Policy issued within 48 hours
- Tax-free benefits for your beneficiary
- Monthly*, quarterly, semi-annual, annual premium payment plans
- Individual Whole Life Insurance from \$2,000 to \$20,000

Individuals who do not qualify for SIWL insurance protection may qualify for Presidential Life's Guaranteed Issue, Graded Benefit Life (GBL) Insurance policy depending on your age and your resident state. With GBL, you cannot be turned down because of health issues. However, a graded benefit is applicable for the first 2 – 3 policy years depending on your issue age. (See the GBL brochure for more details and discuss with your agent.)

*Checking account electronic draft only

States: New York

Policy form WL 2009P