

## **Ohio GBL Required POLICY DISCLOSURE**

(This disclosure must be the first document client views)

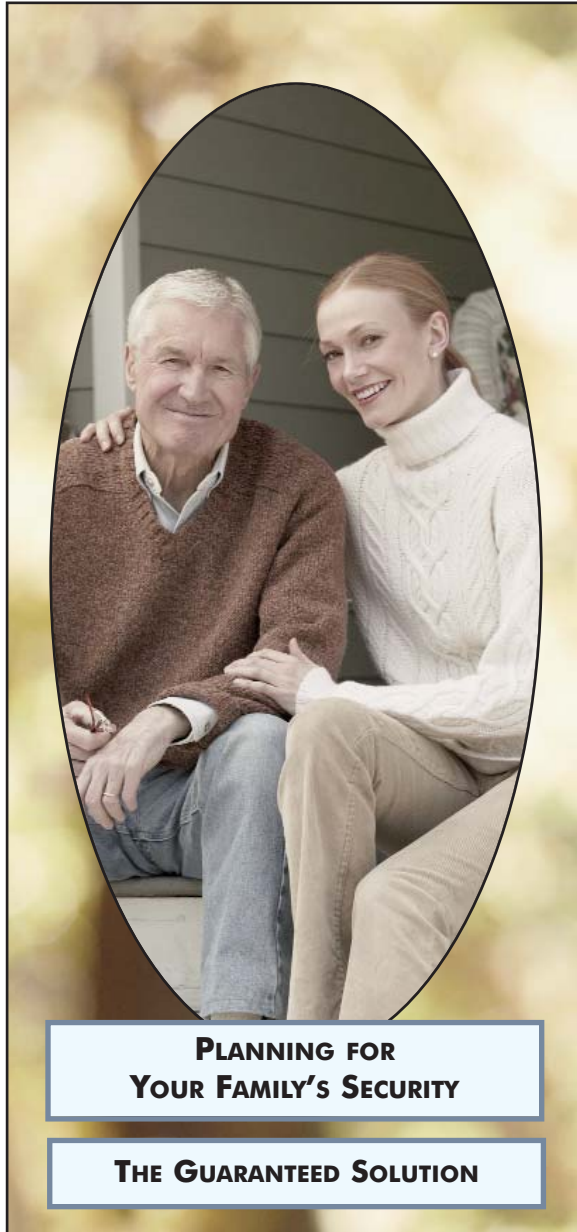
This policy endorsement is provided to comply with the requirements mandated by the Ohio Department of Insurance.

This policy contains a graded benefit clause which means in order to receive the full benefits that this policy offers you must live 3 years beyond the date the policy is purchased for individuals under age 65 (Age Nearest Birthday) and 2 years beyond the date the policy is purchase for individuals age 65 (Age Nearest Birthday) and over.

This policy contains a return of premium clause, which means that if the policyholder dies within the first 3 years of the policy purchase date for individuals under age 65 (Age Nearest Birthday) or, the first 2 years for individuals age 65 (Age Nearest Birthday) and over, the beneficiary will not receive the face amount of the policy, but will only receive a return of premium plus 5% annually compounded interest.

GRADED BENEFIT LIFE  
GBL

GRADED BENEFIT LIFE INSURANCE



**PLANNING FOR  
YOUR FAMILY'S SECURITY**

**THE GUARANTEED SOLUTION**

**Presidential Life Insurance Company**

In Texas doing business as  
**Rockland Life Insurance Company**

Nyack, New York 10960  
1-800-926-7599 or 1-888-PRES LIF  
www.presidentiallife.com

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## PLANNING FOR YOUR FAMILY'S FINANCIAL SECURITY

Planning for our families' financial security is perhaps the most fundamentally important -- and emotionally difficult -- financial planning task we undertake in our adult lives. The most common and most cost-efficient way for most people to guarantee the financial security of their loved ones is through the purchase of a life insurance policy, the tax-free benefit of which can replace our earning power when we're gone, free a spouse from the burden of outstanding debts, provide the basic necessities for our children, or make sure that funds are available to pay our final expenses.



Unfortunately, many people find that just when they most clearly realize their need for life insurance and want to purchase it to protect their family's financial future, they are unable to do so because their health histories make that impossible.

If you find yourself in this situation, take heart. While it may be too late to purchase the life insurance protection you want for your family from many other companies, Presidential Life can help you achieve your family security goals with its Graded Benefit (whole) Life policy.

Presidential's Graded Benefit (whole) Life policy can provide your family with as much as \$50,000 of tax-free proceeds just when they'll need it most. And, best of all, the only thing you have to do to obtain this protection for your family is apply for the coverage. You

can't be turned down because there are no medical questions, no medical examinations, and no medical tests. Your protection is permanent and your premiums are guaranteed to remain level.



There are, however, some limitations on benefit payments during the first two or three years your policy is in force. These restrictions depend on your age at the time you purchase coverage.

If you purchase a Graded Benefit (whole) Life policy before age 65, benefits payable for all causes except accidental death during the first three years your policy is in force are limited to premiums paid plus 5% compounded. If you purchase the policy at age 65 or older, this limitation applies for only the first two policy years. If benefits are payable by reason of accidental death, then your beneficiaries would receive not only premiums paid plus 5% compounded annually, but also an additional sum equal to your policy face amount.

When the applicable graded benefit period expires, your policy pays a benefit equal to the full face amount, regardless of cause of death.

## Presidential's Graded Benefit (Whole) Life Policy at a Glance

- Permanent protection
- Guaranteed level premiums
- Issued ages 40 - 80 (age nearest birthday) in most states\*
- Face amounts from \$2,000 to \$50,000
- Guaranteed issue even when other companies turn you down\*\*
  - No medical questions
  - No medical examinations
  - No medical tests
- Tax-free benefits for your beneficiary
  - Premiums paid compounded at 5% payable during the first two or three policy years, depending on age at time of purchase, for all causes but accidental death
  - For accidental death, not only premiums paid compounded at 5% but also an additional tax-free sum equal to the policy face amount

\*Except MO (40-75), NJ (Male, 65 - 78) (Female, 65 - 80). NY (50-75),

\*\*PA requires declination of regular life application prior to GBL issue

Refers to policy form L-57



## The GUARANTEED SOLUTION

to your problem when you need  
life insurance to  
***PROTECT  
YOUR FAMILY'S  
FINANCIAL SECURITY***  
and other companies  
turn you away:

***Presidential Life  
Insurance Company's  
GRADED BENEFIT  
(WHOLE) LIFE POLICY***