



Who's going to pay for your final expenses?

Here's a simple solution that can help.

Answer just 7 questions for \$3,000 – \$25,000 in life insurance.

Final Expense Whole Life (monthly premiums below)¹

\$10,000 Final Expense WL				
Issue Age	Standard		Tobacco	
	Male	Female	Male	Female
50	33.05	27.23	59.94	45.74
51	34.12	27.96	61.72	46.87
52	35.23	28.71	63.56	48.04
53	36.38	29.48	65.46	49.24
54	37.58	30.28	67.42	50.47
55	38.82	31.10	69.44	51.73
56	39.44	31.41	70.28	52.16
57	40.06	31.74	71.15	52.59
58	40.70	32.06	72.01	53.03
59	41.34	32.39	72.90	53.48
60	42.00	32.73	73.80	53.92
61	44.25	34.21	77.66	56.38
62	46.64	35.78	81.73	58.95
63	49.17	37.43	86.04	61.65
64	51.84	39.17	90.59	64.49
65	54.69	41.00	95.39	67.46
66	57.86	42.99	100.85	70.96
67	61.22	45.09	106.65	74.65
68	64.79	47.30	112.80	78.53
69	68.58	49.64	119.31	82.64
70	72.63	52.10	126.21	86.98
71	78.46	55.48	137.08	93.31
72	84.80	59.11	148.93	100.12
73	91.67	62.99	161.82	107.46
74	99.14	67.15	175.86	115.35
75	107.23	71.60	191.16	123.86
76	115.82	77.96	205.41	131.57
77	125.13	84.92	220.74	139.81
78	135.22	92.53	237.23	148.57
79	146.15	100.87	254.99	157.89
80 ²	158.00	110.00	274.10	167.81

The seven questions below must be answered “No” in order to qualify for the Final Expense Whole Life.

1. Has proposed insured been diagnosed by a member of the medical profession as having a terminal illness? (Terminal illness is defined as any illness diagnosed that would reasonably be expected to cause death within twenty-four (24) months.)
2. Is proposed insured currently confined to a hospital, nursing home or medical facility, or receiving hospice or home health care?
3. Has a member of the medical profession ever diagnosed the proposed insured with, or treated or prescribed medication to the proposed insured for: Alzheimer's / Dementia, Cystic Fibrosis, Sickle Cell Anemia, Lou Gehrig's Disease (ALS), or on dialysis?
4. Has the proposed insured ever been diagnosed as having or been treated for AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex) by a member of the medical profession, or tested positive for HIV antibodies as part of a test conducted for the purpose of obtaining insurance?
5. Is proposed insured currently bedridden due to disease OR required to receive personal assistance with activities of daily living such as bathing, dressing, eating, toileting or moving about?
6. **In the past 2 years**, has a member of the medical profession diagnosed the proposed insured with, or treated or prescribed medication to the proposed insured for: Alcohol or Drug abuse, Angina, Chronic Kidney Disease, Chronic Obstructive Pulmonary Disease (COPD), Coronary Artery Disease, Multiple Sclerosis, Parkinson's Disease, Peripheral Vascular Disease, TIA (mini-strokes), Stroke or Systemic Lupus, or undergone surgery for Heart disease (including heart valve replacement, pacemaker, bypass, angioplasty or stents)?
7. **In the past 5 years**, has a member of the medical profession diagnosed the proposed insured with, or treated or prescribed medication to the proposed insured for: Aneurysm, Cancer other than basal cell, Cardiomyopathy, Organ transplant, Chronic Kidney Disease, Congestive Heart Failure, Diabetes with Vascular Disease / Heart Condition / Kidney Disease, Emphysema, Heart Attack, Liver Disease (other than fatty liver), Pulmonary Fibrosis or amputation due to disease?

Don't think you can answer “No” to all 7 questions?
See reverse side for another option.

¹ Monthly premiums include policy fee.

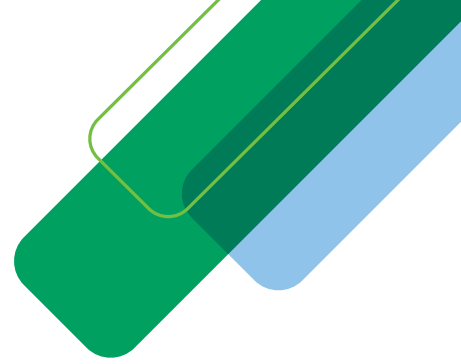
² Policy issue ages 50-85. Ask your Grange Agent for rates. Not available in all states.

All life policies are underwritten by Grange Life Insurance Company, Columbus, OH, and are subject to underwriting approval. Premiums may vary slightly due to rounding. Not available in all states.



Can't answer "No" to all 7 questions on the front?

Answer just 4 questions for \$3,000 – \$25,000 in life insurance.



Graded Final Expense Whole Life¹ (monthly premiums below)²

Issue Age	\$10,000 Graded Final Expense WL		Tobacco	
	Standard Male	Standard Female	Male	Female
50	45.18	38.89	77.82	67.81
51	46.98	40.13	80.68	69.91
52	48.86	41.41	83.66	72.07
53	50.83	42.74	86.75	74.31
54	52.89	44.11	89.96	76.62
55	55.03	45.54	93.30	78.99
56	57.65	47.11	96.75	80.89
57	60.39	48.75	100.33	82.84
58	63.29	50.44	104.05	84.83
59	66.33	52.20	107.91	86.88
60	69.53	54.03	111.91	88.98
61	72.56	55.84	115.95	91.80
62	75.72	57.72	120.14	94.71
63	79.04	59.68	124.49	97.72
64	82.51	61.70	128.99	100.83
65	86.15	63.79	133.67	104.04
66	89.71	65.93	137.97	107.45
67	93.43	68.15	142.41	110.99
68	97.31	70.46	146.99	114.63
69	101.36	72.84	151.73	118.41
70	105.59	75.30	156.61	122.32
71	114.12	80.26	169.85	130.77
72	123.37	85.56	184.24	139.82
73	133.40	91.23	199.88	149.52
74	144.28	97.29	216.88	159.92
75	156.08	103.78	235.36	171.05
76	167.39	109.91	252.01	180.21
77	179.54	116.41	269.86	189.86
78	192.60	123.31	289.00	200.04
79	206.63	130.65	309.51	210.79
80 ³	221.71	138.43	331.51	222.12

The four questions below must be answered "No" in order to qualify for the Graded Final Expense Whole Life.

1. Has proposed insured been diagnosed by a member of the medical profession as having a terminal illness? (Terminal illness is defined as any illness diagnosed that would reasonably be expected to cause death within twenty-four (24) months.)
2. Is proposed insured currently confined to a hospital, nursing home or medical facility, or receiving hospice or home health care?
3. Has a member of the medical profession ever diagnosed the proposed insured with, or treated or prescribed medication to the proposed insured for: Alzheimer's/ Dementia, Cystic Fibrosis, Sickle Cell Anemia, Lou Gehrig's Disease (ALS), or on dialysis?
4. Has the proposed insured ever been diagnosed as having or been treated for AIDS (Acquired Immune Deficiency Syndrome) or ARC (Aids Related Complex) by a member of the medical profession, or tested positive for HIV antibodies as part of a test conducted for the purpose of obtaining insurance?

¹ Grange Life's Graded Whole Life Policy will pay the entire death benefit if the death occurs two (2) years after the policy effective date. If the death occurs less than two years after the effective date of the policy, due to any cause other than an accident, a refund of all premiums plus 10% interest will be issued to the beneficiary.

² Monthly premiums include policy fee.

³ Policy issue ages 50-85. Ask your Grange Agent for rates. Not available in all states.

All life policies are underwritten by Grange Life Insurance Company, Columbus, OH, and are subject to underwriting approval. Premiums may vary slightly due to rounding. Not available in all states.

