

SENIOR LIFE

**POLICY
SERIES
L9190**



Whole Life Insurance Policy

Whether you are concerned about paying for your final expenses, paying the mortgage or other financial obligations, caring for your spouse, or just leaving something for your family or favorite charity, a CGI Senior Life Policy is an excellent choice. It is easy to apply for, and usually requires no medical examinations. Senior Life provides the value, security and guarantees that most families are looking for.

Non Cancelable:

Your policy can never be cancelled, except for non-payment of premiums.

Cash Value:

Your policy builds cash values which may be accessed through policy loans or cash surrender.

Premiums:

Payable on an annual, semi-annual, quarterly, or monthly bank draft basis. Premiums are guaranteed never to increase.

Issue Ages:

Ages 50–85, at birthday nearest to the effective date.

Available Benefit Amounts:

\$2,500 minimum on all policies. Maximums vary by age and underwriting class as shown here:

AGE	BENEFIT MAXIMUM
50 – 75	\$25,000
76 – 80	\$15,000
81 – 85	\$10,000

Simple Underwriting:

Most policies will be underwritten using only answers provided to the medical questions on the application (questions 9-16), followed by a phone interview. In few cases, a medical exam may be required.

Endowment Age:

If your policy is in force on the policy anniversary nearest your 100th birthday, the death benefit will be paid directly to you, less any policy loans.

Annual Premium Rates Per \$1,000 Death Benefit \$25.00 Annual Policy Fee – Age Nearest Birthday Minimum Premium \$100 – Bank Draft Minimum Premium \$10				
Age Nearest Birthday	BASIC		NON TOBACCO USER	
	MALE	FEMALE	MALE	FEMALE
50	\$ 33.00	\$ 29.00	\$ 29.70	\$ 26.10
51	34.18	30.11	30.76	27.10
52	35.45	31.31	31.90	28.18
53	36.84	32.61	33.16	29.35
54	38.35	34.02	34.52	30.62
55	40.00	35.56	36.00	32.00
56	42.18	37.22	37.96	33.50
57	44.50	39.04	40.05	35.14
58	46.96	41.00	42.26	36.90
59	49.59	43.14	44.63	38.83
60	52.38	45.44	47.14	40.90
61	55.36	47.94	49.82	43.15
62	58.52	50.63	52.67	45.57
63	61.87	53.53	55.68	48.18
64	65.40	56.65	58.86	50.99
65	69.14	60.00	62.23	54.00
66	73.09	63.59	65.78	57.23
67	77.29	67.43	69.56	60.69
68	81.76	71.53	73.58	64.38
69	86.56	75.90	77.90	68.31
70	91.68	80.56	82.51	72.50
71	97.16	85.50	87.44	76.95
72	102.96	90.76	92.66	81.68
73	109.08	96.32	98.17	86.69
74	115.49	102.22	103.94	92.00
75	122.44	108.44	110.20	97.60
76	130.07	115.02	117.06	103.52
77	138.12	121.95	124.31	109.76
78	146.62	129.25	131.96	116.33
79	155.57	136.93	140.01	123.24
80	165.00	145.00	148.50	130.50
81	174.85	153.68	157.36	138.31
82	186.13	162.79	167.57	146.51
83	198.80	172.35	178.92	155.12
84	211.94	182.37	190.75	164.13
85	224.44	192.86	202.00	173.57
Modal Factors				
Semi-Annual: .52		Monthly Bank Draft: .085		Quarterly: .27