

# Legacy Life & Casualty

# Permanent Life Policy

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|--------------------------------|----------------------------------|
| Policy Services Division       | Customer Service: 1-800-555-0123 |
| 100 Financial Plaza, Suite 500 | Policy Admin: 1-800-555-0124     |
| Metropolis, NY 10001           | 24/7 Emergency: 1-800-555-0125   |

## Policy Holder Information

# Policy Terms and Conditions

This policy constitutes a contract between the Policy Holder and Legacy Life & Casualty Insurance Company. Coverage: This policy provides permanent life insurance coverage for the entire lifetime of the insured person, provided premiums are paid as specified in the policy. Death Benefit: Upon the death of the insured, a death benefit of Five Hundred Thousand Dollars (\$500,000.00) shall be payable to the named Primary Beneficiary, Sarah Smith-Jones. Premium Payments: Premiums are due on the 1st day of each month. Premium payments can be made through electronic funds transfer, credit card, or automatic withdrawal from a bank account. Cash Value Accumulation: This policy accumulates cash value on a tax-deferred basis. The current cash value balance is Forty-Five Thousand Two Hundred Thirty Dollars and Fifty Cents (\$45,230.50). Policy Loans: Policy owners may borrow against the cash value of the policy. Interest will accrue on any outstanding policy loans. For detailed information about policy benefits, limitations, and exclusions, please refer to the complete policy contract or contact our customer service

department.

For policy inquiries or claims assistance, please contact our Customer Service Department at 1-800-555-0123 (Monday-Friday, 8am-8pm EST) or visit our website at [www.legacypolicy.com](http://www.legacypolicy.com)