

**Legacy Life & Casualty**

**Permanent Life Policy**

<b>Policy Holder:</b>	John Robert Smith
<b>Policy Number:</b>	LH-99887766
<b>Benefit Amount:</b>	\$500,000.00
<b>Primary Beneficiary:</b>	Sarah Smith-Jones
<b>Policy Date:</b>	December 26, 2025
<b>Policy Type:</b>	Whole Life Insurance
<b>Monthly Premium:</b>	\$275.00
<b>Cash Value:</b>	\$45,230.50

**Policy Terms and Conditions:**

This policy is a permanent life insurance policy providing coverage for the entire lifetime of the insured person. The policy includes a death benefit of \$500,000.00 payable to the named primary beneficiary, Sarah Smith-Jones. Premiums are due on the 1st of each month and can be paid through various methods including electronic funds transfer, credit card, or automatic withdrawal from a bank account. The policy accumulates cash value over time, which can be borrowed against or surrendered if needed. For more information about policy benefits and terms, please contact our customer service department.

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