

Other Features

- ▶ Policy builds cash value after three years of premium payments.
- ▶ After policy has cash value, loans may be available for emergencies.
- ▶ Application process is streamlined and simplified – no medical exams required!

About Our Company

Delta Life has an outstanding reputation for prompt, courteous claims service in times of need. Like other satisfied customers, you have made our strength a part of your future financial security. We are honored to serve you.

Delta Life Insurance Company's core values include high ethics, moral rightness, and a personal relationship in which our word is our bond. These values will help Delta Life Insurance Company fulfill policyholders' insurance needs for generations to come.

This is a brief description of coverage. For further details, including any reductions or limitations and the terms under which the policy will remain in force, please read your policy carefully. The policy is the contract, and its terms and conditions will prevail.

Policies underwritten by Delta Life Insurance Company. Application to determine eligibility required.



DELTA LIFE INSURANCE COMPANY

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Place your trust in

DELTA LIFE INSURANCE COMPANY

Delta Life Protector Plan

**A Guaranteed Issue Graded
Death Benefit Policy**



DELTA LIFE INSURANCE COMPANY

Are you prepared for _____?

Have you had difficulty getting life insurance because of your age, a pre-existing health condition, or your medical history? Delta Life's Protector Plan may be right for you!

If you've been turned down by other plans, it's time to take a look at the Delta Life Protector Plan and the peace of mind that whole life protection can offer you and your loved ones.

Eligibility

Anyone between the ages of 30 and 70 can purchase the Protector Plan in face amounts of \$3,000 to \$8,000.

Your past health history – whether cancer, diabetes, a heart condition, or any other illness – will not prevent you from obtaining whole life coverage under the Protector Plan.

In fact, as long as you're not currently diagnosed as terminally ill, under hospice care, or in a health care facility, you're guaranteed to qualify for the Protector Plan!

Coverage Features

- ▶ Insurance coverage under the Protector Plan lasts a lifetime.
- ▶ If death of the insured occurs within the first three years of purchasing the policy, the death benefits are graded as follows:
 - 1st Year – 25%
 - 2nd Year – 50%
 - 3rd Year – 75%
- ▶ After the 3rd year of coverage, death benefits are paid at 100%.
- ▶ If accidental death occurs at any time, death benefits are paid at 100%.

Certain exclusions apply to the accidental death benefit. Please read the policy for specific details.

