

## Limitations & Exceptions

This insurance does not provide benefits for accidental death if coverage is purchased outside the applicable issue ages. It also does not cover accidental death resulting from:

- ▶ Homicide
- ▶ Disease that first manifested before the issue date
- ▶ Participation in an assault, riot, civil commotion, insurrection, war, or act of war (declared or undeclared)
- ▶ Any drug, medication, or sedative voluntarily taken, unless prescribed by a doctor
- ▶ Any poison or gas voluntarily taken or inhaled
- ▶ Intentional self-inflicted injury while sane or insane
- ▶ Injuries because of misconduct
- ▶ Mental infirmity; or
- ▶ An aviation accident, unless incurred as a paying passenger on a commercial airline.

## 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. Rates subject to change on a class basis. Application to determine eligibility required.



### DELTA LIFE INSURANCE COMPANY

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Place your trust in

**DELTA LIFE INSURANCE COMPANY**

# Delta Life Classic Preferred Series

## WHOLE LIFE POLICY

with ACCIDENTAL DEATH & WAIVER of PREMIUM BENEFITS Included

A life insurance plan with preferred rates for non-smokers



DELTA LIFE INSURANCE COMPANY

## Policy Benefits

Issue Ages 1-74

Face amount payable upon the death of insured for natural death. Maximum issue is \$25,000 face amount on all policies written on one person.

### **ACCIDENTAL DEATH:\***

Provides a benefit for Accidental Death equal to the natural death benefit.

\* Benefit terminates at age 70

### **WAIVER OF PREMIUM:\*\***

Provides a Waiver of Premium if the insured becomes totally disabled.

\*\* Benefit terminates at age 60

## Features of the Classic Preferred Series

### **PERMANENT PROTECTION**

Whole Life protection plan with premiums that do not increase with age.

### **GUARANTEED VALUES**

Builds cash/loan value for future use in the event of an emergency.

### **LEVEL PREMIUM**

Offers a lifetime of protection at a fixed rate.

## Optional Benefits

### **CHILDREN RIDER:**

Children are covered until age 25 with Guaranteed Issue equal to the amount of term insurance at maturity date, regardless of health.

- ▶ Minimum Issue \$5,000
- ▶ Maximum Issue \$10,000
- ▶ Children Rider not to exceed base policy face amount.

