

Which policy may be right for you?

| | 10 Pay | 20 Pay |
|-------------------------|---|---|
| Issue ages | 0-25 years | 0-65 years |
| Minimum face value | \$10,000 | \$10,000 |
| Maximum face value | \$20,000 | \$20,000 |
| Premium pay-ment period | 10 years | 20 years |
| May be right for | Parents purchasing policy for children or grandchildren | Policyholders up to age 65 with a longer time horizon |
| Benefits | Policy completely paid for in 10 years; whole life protec-tion continues for child's life | Whole life protec-tion paid over 20 years instead of a lifetime |
| Uses | Build cash or loan value; insure policy-holder's life | Estate planning, benefits for heirs; build cash or loan value |

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's 10 Pay/20 Pay Whole Life Policies

Whole life protection paid up in a shorter time horizon



DELTA LIFE INSURANCE COMPANY

Are you prepared for _____?

Whole Life insurance can provide valuable protection. In addition to paying a death benefit if you die, a whole life policy also builds up cash value and can be used as part of your estate planning.

With most whole life policies, you must pay premiums for as long as you live. **A Delta Life 10 Pay or 20 Pay policy lets you pay your premiums over a shorter period of time, yet guarantee a lifetime of protection.**

You choose whether to pay premiums over 10 or 20 years, and the policy is completely paid for at the end of that time. It will remain in full force as long as the policyholder is alive and pay a cash death benefit when he or she dies. It also builds up cash value over that time period.

Valuable additional benefits

The policy can also provide extra benefits for special circumstances:

- ▶ **Accidental Death:** death benefit amount doubles if you die in an accident
- ▶ **Loss of Eyesight or Limbs:** additional benefits will be paid directly to you if you lose eyesight in both eyes or you lose limbs (ask your agent for details).
- ▶ **Common Carrier Accidental Death:** if you die in an accident while you're a fare paying passenger on a ship, commercial airplane, or ground transportation, or if you're on a public school bus on an official trip, the policy will pay 3x the original face amount.

