



**The Final Expense Package** from Liberty Bankers and The Capitol Life Insurance Companies offers three plans to meet your client's needs based on a person's health status at the time of the application. **SIMPL Preferred, SIMPL Standard, Modified Whole Life** are available\* for you to market with our Paperless Application processed during the Point of Sale Telephone Interview (POSTI). In addition, you will get an instant underwriting decision at that time! When you finish your presentation, both you and your client will know which plan will be issued before you leave the client's home. AND, you will have NO paperwork to complete and submit! The following highlights will prove our Final Expense program to be one of the best packages offered today! I invite you to compare!

	<b>SIMPL Preferred</b>	<b>SIMPL Standard</b>	<b>Modified Whole Life</b>
Issue Ages	18 - 80	18 - 80	40 - 80
Face Amounts	\$3,000 - \$30,000	\$3,000 - \$30,000	\$1,000 - \$20,000
Table Rating	Table 6	Table 10	Table 22
Death Benefit	Level Immediate from date of issue		See Below
Riders Available	Children's Term and Grandchild Riders		N/A
TeleSales	Yes	Yes	Yes

**Modified Whole Life Death Benefit:** \* Please check for state availability. Death benefit as follows:

<b>Policy Period</b>	<b>Years 1 – 3</b>	<b>Year 4</b>	<b>Year 5</b>	<b>Year 6+</b>
<b>Natural Death</b>	ROP plus 10%	Full Face Amount	105 % of Face Amt	110 % of Face Amt
<b>Accidental Death</b>	Full Face Amount	Full Face Amount	105 % of Face Amt	110 % of Face Amt

Liberty Bankers Life offers a competitive final expense portfolio. Please compare for yourself! Below are rates for certain ages for all plans. For a complete quoting system, please log on to our website to download our rate book or premium calculator for your desktop, Laptop, iPhone, iPad, or Android smart phone.

AGES	50 FM	55FM	60 FM	65 FM	70 FM	75 FM		50 M	55 M	60 M	65 M	70 M	75 M
<b>\$10,000 Face Amount NON-NICOTINE USERS</b>													
<b>SIMPL P</b>	25.57	30.40	34.67	42.81	54.79	76.20		30.51	36.79	45.80	55.94	73.31	100.15
<b>SIMPL S</b>	31.37	37.23	43.73	57.35	74.74	102.10		36.73	47.30	59.24	81.33	107.45	147.32
<b>MWL</b>	37.25	44.16	52.68	64.54	89.00	118.24		46.88	55.65	68.13	87.56	116.32	159.43
<b>\$10,000 Face Amount NICOTINE USERS</b>													
<b>SIMPL P</b>	31.67	38.99	47.83	60.45	75.86	100.90		40.25	50.58	64.69	90.46	117.36	161.26
<b>SIMPL S</b>	43.01	51.67	60.89	76.17	100.58	136.98		51.45	65.86	81.39	107.82	145.89	196.79
<b>MWL</b>	52.85	60.38	69.34	87.15	114.37	148.97		64.12	74.34	90.13	115.11	153.89	209.16
<b>Grandchild Rider</b>	Eligible grand or great-grand child: \$7,500 level Term Life to age 25 for \$1.20 monthly/child												
<b>Children Term Rider</b>	Protects all eligible children for \$5,000 level Term Life to age 25 for \$3.49/unit: Max 4 units												

**For Information Please Call: 888-668-5980**  
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