

Protect yourself against the unexpected over an entire lifetime.

Permanent Life Insurance can help you guard against the unexpected over an entire lifetime. Many products build cash value on a tax deferred basis and provide a mechanism for you to access part of your money in the event of an emergency. Coverage is guaranteed to stay in force for as long as the premiums are paid. An additional benefit to permanent insurance is the opportunity to customize your coverage using optional policy riders. Permanent insurance can be used to help with the costs of a funeral, secure the future of your loved ones or leave a legacy.

**Fixed Indexed
Single Premium
Whole Life**
10% Single Premium
bonus at issue!

**Sage No Lapse
Universal Life**
Guaranteed level
premiums.

Sage Whole Life
Level, fixed premium
rates that will never
change.

**Sage Indexed
Universal Life**
Immediate death
benefit protection
along with greater
wealth accumulation
potential.

**Interest Sensitive
Single Premium
Whole Life**
Guaranteed minimum
3% interest rate for life!