

## Life Insurance

# FINDING THE RIGHT FIT

LifeSetter *Flex* Universal Life Insurance  
Policy Form CLI-154



### Flexible coverage

You've created a lifestyle based on your values and priorities. With LifeSetter *Flex* UL, you can tailor a life insurance policy that fits your unique circumstances, protecting the lifestyle you and your family enjoy and addressing your specific financial plans.

What if:

- You've purchased a home and want guaranteed coverage for the length of your mortgage?
- You're a business owner who wants to put in place a succession plan for a family member to take over ownership?
- You've committed to pay for your child's college education and anticipate you'll pay the balance within five years of graduation?

With LifeSetter *Flex* UL, your policy can be customized to begin and end when you want. With a flexible guaranteed period, you determine whether your policy is guaranteed for a certain number of years or to a specified age – up to age 121. You choose the combination that best fits your primary concerns.

### Lifetime security

LifeSetter *Flex* UL provides a death benefit guarantee\* as long as your scheduled premiums are paid. You lock in a premium rate at the beginning of the policy. When premiums are paid as scheduled, your policy will not lapse even if interest rates decrease or if insurance costs or administrative expenses increase.

LifeSetter *Flex* UL also offers you:

- Single, limited or level-pay options
- Issue age based on last birthday versus nearest birthday

*\* The death benefit guarantee could be affected by deviations from the scheduled premium, timing of the premium payments or certain transactions such as policy loans or partial withdrawals.*

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products available in most states.

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