

# Secure Term Life



*The Simplified Solution...*



*Landmark  
Life*

*Insurance Company*



*Simple to Understand – Easy to Issue*

**ACCIDENTAL  
DEATH BENEFITS**

**TERMINAL  
ILLNESS BENEFITS**

**EXTENDED  
CARE RIDER**

**CHILDREN'S  
TERM RIDER**

*The Simplified Solution!*

# Secure Term Life

*Simple to Understand – Easy to Issue*

- ▶ Affordable Rates
- ▶ Simplified Issue
- ▶ Full Benefit After Issue
- ▶ Not a Graded Plan
- ▶ Benefits Do Not Reduce
- ▶ Rates Never Increase
- ▶ Issued Birth To 85 Years Of Age
- ▶ Reduced Premium for Bank Draft
- ▶ Issue \$2,000 Up To \$15,000



## *Benefits...*

- ▶ Accelerated Death Benefit
- ▶ Extended Care Rider (*Optional*)
- ▶ Children's Term Rider (*Optional*)
- ▶ Double Accidental Death Benefit For Life Of Policy

## Secure Term Life

*Marketed Exclusively By:*

*Landmark  
Life*

Insurance Company  
PO Box 40  
Brownwood, Texas 76804  
1-800-299-5433  
[www.landmarklife.com](http://www.landmarklife.com)

# Valuable Benefits of Secure Term Life

## *Affordable Rates*

We do everything we can to provide life insurance that is affordable and easy to understand. We want to insure that you get the coverage you need for a premium you can afford.

## *Benefits From \$2,000 to \$15,000*

If your truthful answers to a few simple health questions are "no" and our eligibility guidelines are met we *guarantee* the policy will be issued.

## *Double Accidental Death Benefit*

We will issue Accidental Death Benefit coverage up to age 85 and it will remain in force as long as the policy is in force. When accidental death occurs we will pay double the face amount of your policy if all conditions of the policy are met. This benefit is included for no additional premium.

## *Accelerated Death Benefit*

The insured may receive a payment for the full-face amount of the policy, less any fees and outstanding loans should terminal illness occur. The terminal illness and diagnosis must be verified by a physician when death becomes imminent within 12 months. This benefit is included at no additional premium.

## *Children's Term Rider (Optional)*

You may add a rider covering up to eight children or grandchildren. The rider may be issued on children up to and including age 18 and they are covered until age 25. Under certain conditions additional children may be added after issue.

## *Extended Care Rider (Optional)*

This benefit includes confinement to a nursing home, and certain inpatient stays in hospital and intermediate care facilities. After 90 days future premiums will be waived until discharged if all conditions of the rider are met. The policy stays in force and cash values continue to build. This benefit is available for an additional premium.

## *Multiple Payment Options*

You may purchase a policy with Standard options like Monthly, Quarterly, Semi-Annual or Annual payments. In addition the option to draft the first month's premium is available and a reduced rate is charged for continued bank draft payments.

## *Policy Is Good Anywhere*

This policy may be used for funeral expenses anywhere in the world at the funeral home or mortuary of choice. The funds may be paid directly to your beneficiary or assigned to a funeral home or mortuary in advance.



INSURANCE COMPANY

*Se Habla Español*

### **Landmark Life Insurance Company**

PO Box 40 • Brownwood, Texas 76804 • 1-800-299-5433

### ***Conditional Receipt***

**Plan Benefit: \$** \_\_\_\_\_ **Premium Paid: \$** \_\_\_\_\_

**Received From:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Make All Premium Checks Payable To The Company. Do Not Make Check payable to the Agent or leave the Payee Blank**

**Agent Signature:** \_\_\_\_\_

If for any reason the application is not approved and cannot be issued, this payment is to be refunded. No liability is created or assumed by the Company until a policy is issued and delivered while all Proposed Insureds are in good health as stated on the application.

***Descriptions provided in this brochure are for information only. See Policy #SP11-01-83-L101 for specific Benefits.***

# Secure Term Life

## *Affordable Life Insurance For The Entire Family*

The standards of service for Landmark Life Insurance Company were set in place some 70 years ago when insurance was provided by the Morris Association at a small funeral home in Brownwood Texas.

From these firmly established roots in 1933 has grown a company that has gained the trust and confidence of people in all walks of life because of its continuing dedication to the needs of policyholders and their families. The company became known as Landmark Life Insurance Company in 1964 and since that time has become a leader in providing final expense life insurance.

The company has acquired more than 50 other companies, is capitalized to Legal Reserve Standards and offers a variety of life products. The Company is represented by Independent Agents and Funeral Homes and offers life insurance and annuities in Texas, Louisiana, Arkansas, Oklahoma and New Mexico.

During these many years of helping policyholders prepare for the future the Company has also gained experience and expertise in assisting families in difficult times. Landmark Life Insurance Company policies are easy to obtain and provide policyholders with a feeling of confidence and security. Policyholders know that their loved ones will not be burdened with expenses they cannot afford at a time of tremendous stress and anxiety.

*Yesterday, today and tomorrow – Providing Affordable Life Insurance For The Entire Family*



*Insurance Company*

PO Box 40

Brownwood, Texas 76804

1-800-299-5433

[www.landmarklife.com](http://www.landmarklife.com)

## **Landmark Life Insurance Company**

### **Notice of Information Practices**

Medical Information Bureau Notice - Fair Credit Report Act of 1970 - Public Law 91-508

In making this application for insurance it is understood that an investigative report may be made whereby information is obtained through personal interviews with third parties, such as family members, business associates, financial sources, friends, neighbors or otherwise with whom you are acquainted. This inquiry includes information as to your character, general reputation, personal characteristics and mode of living. You have the right to make a written request within a reasonable period of time for a complete, accurate disclosure of additional information concerning the nature and scope of the investigation.

### **Medical Information Bureau**

Information regarding your insurability will be treated as confidential. *Landmark Life Insurance Company*, or its Reinsurer(s) may, however, make a brief report thereon to the Medical Information Bureau, a non-profit membership organization of life insurance companies which operates an information exchange on behalf of its members. If you apply to another Bureau member Company for life or health insurance coverage, or a claim for benefits is submitted to such a Company, the Bureau, upon request, will supply such Company with the information it may have in its file.

Upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If you question the accuracy of information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the federal Fair Credit Reporting Act. The address of the Bureau's information office is PO Box 105, Essex Station, Boston, Mass. 02112, Telephone:(617) 426-3660.

*Landmark Life Insurance Company*, or its Reinsurer, may also release information in its files to other life insurance companies to whom you may apply for life insurance, or to whom a claim for benefits may be submitted.