

# Heritage

## PROTECTOR



**A Whole Life Plan To Protect Those You Love**



**Equitable & You**

*... Committed To Caring*

Equitable Life & Casualty Insurance Company

# Heritage Protector Final Expense Life Plan

**E**quitable is pleased to offer you the **Heritage Protector Plan**, whole life insurance designed with one purpose in mind – for you to give your loved ones peace of mind when they have to face and get through the difficult time following the death of a loved one.

**Heritage Protector** is primarily a final expense life insurance plan to help pay funeral costs, and cover healthcare expenses not covered by traditional health insurance, including Medicare. Basically, it helps your family pay the bills, without the worry of how to get them paid. After all, this is why you want **Heritage Protector; it's not for you ... it's for them** – whether to ease the burden of dealing with expenses or to provide financial protection to help them move on, with the peace of mind and knowledge that you did this for them.



## Highlights of These Plans

- Available for people age 50 through 85
- Face amounts from \$2,000 to \$30,000 based on plan selected
- Benefits for the plan you choose will *never* decrease
- Premiums you pay for the plan you choose will *never* increase
- Benefits of your plan generally pass tax free to your beneficiary
- Benefits of the plan you choose are paid out in one lump sum

**Heritage Protector** is whole life insurance, meaning that the policy builds cash value that you can access, if the need arises. There are two Heritage Protector plans to choose from: a simplified underwritten plan, or a plan guaranteed to issue without underwriting.

Available for people **age 50 through 85**, **Heritage Protector** has benefits ranging from **\$2000 up to \$30,000**, giving you choices in the type of plan and the amount of benefits you want to leave for your loved ones.

**Heritage Protector** ... a simple, easy-to-apply-for and easy-to-issue life insurance plan that you can put in place for those you love.

## Heritage Protector Level

**Full coverage from the first day** – The full benefit you select is payable whenever death occurs, from the very first day of coverage. There are two underwriting rate classes: Preferred and Standard.

## Heritage Protector Graded

If your death occurs during the first 12 months, all of your premiums, plus 5% interest, will be paid to your beneficiary. In the 2nd year we will return your premium plus 10%. In the 3rd year, 75% of the selected benefit is payable. After 36 months, the full benefit is payable. If your death is the result of an accident, the full benefit is payable from the first day of your coverage.

### RECEIPT

All premium checks must be payable to: **Equitable Life & Casualty Insurance Company**. Do not make checks payable to the agent or leave the Payee blank. EFFECTIVE DATE will be the date of the application or the date of approval.

**Received from** \_\_\_\_\_  
**the sum of \$** \_\_\_\_\_ **dollars for** \_\_\_\_\_ **months premium,**  
**with application.** If for any reason the application is not approved and the policy is not issued, this premium is to be refunded. No liability is created or assumed by the Company, except for refund of this premium, until the policy applied for has been issued.

**Date Receipt was prepared** \_\_\_\_\_

**By (Agent's Signature)** \_\_\_\_\_