

# HERITAGE FINAL EXPENSE 2



Today is *"someday"*.  
Time to take care of  
your insurance needs.

## GUARANTEED DEATH BENEFIT

Death benefits are guaranteed and will not decrease.  
The benefits is a tax-free benefit to your beneficiary.  
*The Reduced plan pays a reduced amount in the first three policy years.*

## GUARANTEED PREMIUMS

Your level premiums are guaranteed to never increase.

## GUARANTEED NON-CANCELLABLE

Your policy cannot be cancelled by the company as long as you pay the premiums when due.

## GUARANTEED CASH VALUE

Your policy builds guaranteed cash value that can be borrowed against in case of financial emergency.

## FULL BENEFIT PLAN

100% of the guaranteed, level death benefit is paid from the issue date.

<u>Issue Ages</u>	<u>Benefit Amounts</u>
0 - 65	\$2,000 to \$25,000
66 - 80	\$2,000 to \$15,000

## REDUCED BENEFIT PLAN

A reduced benefit is paid in the first three policy years for non-accidental death.

Years 1-3: Return of Premium + 5 %

<u>Issue Ages</u>	<u>Benefit Amounts</u>
0 - 80	\$2,000 to \$15,000

## NO MEDICAL EXAM

## CONVENIENT PAYMENT OPTIONS

Whole Life, 20 Year, 10 Year, 5 Year  
Monthly, Quarterly, Semi-annually or Annually  
Bank draft, MasterCard, Visa or Direct Express Debit Card

HFE2 is not available in all states. This is not a contract and only partial product information is presented. Refer to the policy for complete terms and conditions. Policy provisions may vary according to state regulations.



**INVESTORS HERITAGE** *Life Insurance Company*

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