

Legacy Select... For the people you love!

Life insurance can never erase the painful memories that are associated with the loss of a loved one.

A Legacy Select individual whole life insurance policy provides comfort to surviving loved ones in two ways.

First, Legacy Select protects your loved ones from the financial burden associated with ever-increasing final expense costs.

Second, Legacy Select has a unique feature that allows you to provide an enduring memory and a gift of lasting love with an annual payment to a loved one on any special date you choose.

Ask your life insurance producer how you can protect your family while at the same time provide a loving legacy that will stand the test of time.

Leaving A Legacy

You have now decided that the purchase of life insurance is important.... and what it will take to cover your final expenses.

Now consider leaving an enduring legacy and a lasting measure of your love to a grandchild, niece, nephew or other loved one.

You select a lump sum or the amount and the date to be received and Madison National Life will send your loved one a check each year.

Imagine the memories... and the impact your gift will have on birthdays, holidays, anniversaries and other dates that are special to the people you love.

For more information,
please contact:

legacy select

Live Today, Legacy Tomorrow

Strength. Vision. Stability.

Madison National Life Insurance Company, Inc. is a member of the IHC Group, an organization composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries. Madison National Life, founded in 1961, is headquartered in Madison, Wisconsin, and is rated A- "Excellent" for financial strength by A.M. Best Company, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet their obligations to their insureds. (An A++ rating from A.M. Best is its highest rating.)

The IHC Group has built a reputation of commitment in the market it serves. With over one million customers nationwide, the IHC Group's focus is to be an innovative partner to small businesses, individuals and families. The IHC Group had consolidated assets of more than \$1.3 billion as of May 2011.

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Underwritten by
Madison National
Life Insurance
Company, Inc.

 **Madison National
Life Insurance Company**
Independence Holding Group

IWLF-BT-0711



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Legacy Select Makes It Easy

- ✓ Policy face amounts up to \$50,000
- ✓ No medical exam
- ✓ Premiums will never increase
- ✓ Lifetime benefit
- ✓ Applications are reviewed immediately, in most cases
- ✓ Coverage cannot be cancelled regardless of age or change in health status
- ✓ An accelerated death benefit is included with the level benefit (This benefit is not offered in all states)
- ✓ Accidental death benefit rider available with the level benefit
- ✓ Affordable premiums you can pay by bank draft at intervals from monthly to annually

Legacy Select Plan Types

Your health status will determine the type of individual whole life insurance policy you are eligible for. (Not applicable in all states)

Level - The benefit is 100% of the policy's face amount upon issuance of the policy. (Not applicable in all states)

Graded - Except for an accidental death, the benefit during the first policy year is 30% of the policy's face amount, during the second policy year the benefit is 70% of the policy's face amount, and thereafter the benefit is 100% of the policy's face amount. (This policy is not offered in all states)

Modified - Except for an accidental death, the benefit during the first 2 policy years is a return of premium plus 10% interest. Thereafter the benefit is 100% of the policy's face amount. (This policy is not offered in all states)

You are making an important decision, one that will assist in protecting your family from the unexpected financial burden of a funeral.

When determining the amount of insurance you may need, consider these potential expenses:

- Funeral costs
- Outstanding medical bills
- Leaving a financial legacy to loved ones
- Any other debt including mortgage, personal loans, credit cards, auto loans, etc.

The average cost of a funeral is \$10,000 including plot, cemetery services, monument, flowers and obituary. -NFDA 2006

Policy Amount Calculator

Funeral Expenses	\$ _____
Your Legacy	\$ _____
Medical Bills	\$ _____
Mortgage	\$ _____
Personal Loans	\$ _____
Auto Loan(s)	\$ _____
Credit Cards	\$ _____
TOTAL	\$ _____

