

legacy select

Live Today, Legacy Tomorrow



Underwritten by Madison National Life Insurance Company, Inc.

IWLF-BP-0711



Strength. Vision. Stability.

Madison National Life Insurance Company is rated A- "Excellent" for financial strength by A.M. Best Company and is a member of the IHC Group.

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

You're 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.

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 the amount and the date to be received and Madison National Life will send your loved ones a check in one lump sum or each year for a specified number of years.

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.

Secondly, 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 specialist how you can protect your family while at the same time provide a loving legacy that will stand the test of time.

How much do I need?

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



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 (Not applicable 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. (This is not applicable for 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 two 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)

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

"The only thing you take with you when you're gone is what you leave behind."
- John Allston

"What you leave behind is not what is engraved in stone monuments, but what is woven into the lives of others."
- Pericles

Coverage provided under Policy Form No. IWLF-P-L0110 et al. (may vary by state).

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Madison National Life is a member of the IHC Group, an insurance organization composed of Independence Holding Company (NYSE: IHC) and its operating subsidiaries. As of May 2011, the IHC Group has consolidated assets of more than \$1.3 billion.

Madison National Life 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 ranking.)

Madison National Life is licensed in 49 States, the District of Columbia, the U.S. Virgin Islands and is an accredited reinsurer in the State of New York.

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