

Inflation Fighter

Level Premium Life Insurance
with an Increasing Death Benefit



DELTA LIFE INSURANCE COMPANY

Are you prepared for the rising cost of final expenses?

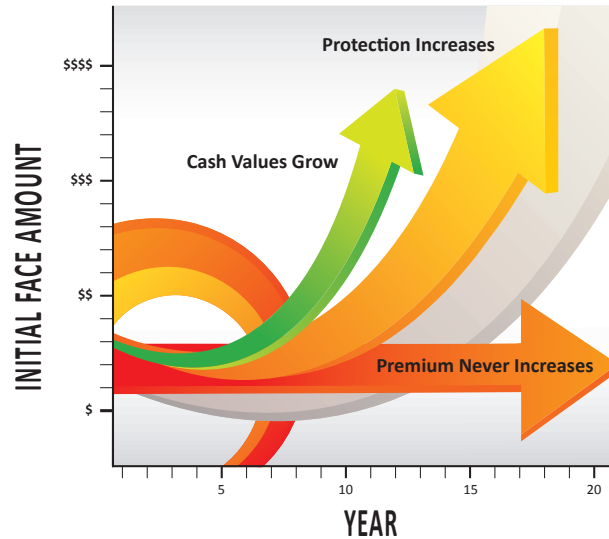
Inflation causes living expenses to increase each year, including the cost of final expenses. In 1960, a funeral cost \$708. By 2012, the average cost of a funeral with a vault was \$8,343, and in many major U.S. cities, the cost could climb well over \$10,000.¹

Delta Life's Inflation Fighter has an annual death benefit increase that can help you plan for these expenses and stay a step ahead of inflation. It features:

- ▶ **A lifetime of Whole Life protection at a fixed rate** – premiums do not increase with age
- ▶ **Guaranteed values** – policy builds cash/loan value for future use in the event of an emergency
- ▶ **An increasing death benefit** – designed to deal with the rising cost of final expenses

¹ Sources: National Funeral Directors Association and CNNMoney

How the Inflation Fighter Works



Your initial face amount for the policy increases by 5% each year for the first 10 years.

\$10,000		\$20,000	
End of 1st year	\$10,500	End of 1st year	\$21,000
2nd year	11,000	2nd year	22,000
5th year	12,500	5th year	25,000
10th year	15,000	10th year	30,000

Four additional benefits added at no cost to you are:

- ▶ **Accidental Death** – provides double the death benefit if you die in an accident (terminates at age 70)
- ▶ **Loss of Limb or Sight** – if you lose your eyesight or any limbs, a benefit will be paid directly to you (ask your agent for details)
- ▶ **Waiver of Premium for Loss of Limbs or Sight in Both Eyes** – From the date of loss of limbs or sight in both eyes, your policy premiums will be waived and your benefits will continue (terminates at age 70)
- ▶ **Common Carrier Accidental Death** – if you die in an accident while you're a fare paying passenger on a ship, commercial airplane, or ground transportation, or if you're on a public school bus on an official trip, the policy will pay three times its original face amount (terminates at age 70)



Exclusions and limitations

The policy does not cover injuries resulting from:

- ▶ Committing an assault or a felony
- ▶ Participating or engaging in a riot or insurrection
- ▶ War or act of war
- ▶ The covered person acting as an aggressor and becoming intentionally injured by another person
- ▶ Aviation, except as a paying passenger in a commercial airline

If the insured commits suicide while sane or insane within two years from the date of issue, benefits will be limited to the return of premiums paid plus interest.

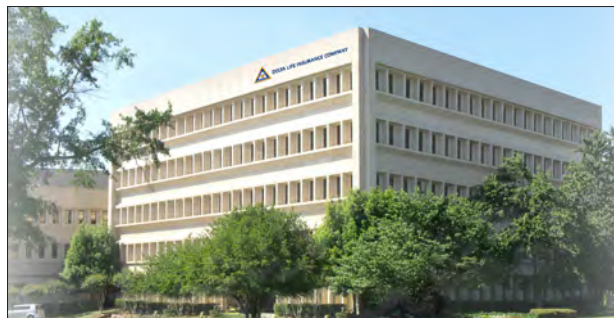
About Our Company

Delta Life has an outstanding reputation for prompt, courteous claims service in times of need. Like other satisfied customers, you have made our strength a part of your future financial security. We are honored to serve you.

Delta Life Insurance Company's core values include high ethics, moral rightness, and a personal relationship in which our word is our bond. These values will help Delta Life Insurance Company fulfill policyholders' insurance needs for generations to come.

This is a brief description of coverage. For further details, including any reductions or limitations and the terms under which the policy will remain in force, please read your policy carefully. The policy is the contract, and its terms and conditions will prevail.

Policies underwritten by Delta Life Insurance Company. Application to determine eligibility required.



DELTA LIFE INSURANCE COMPANY

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Place your trust in

DELTA LIFE INSURANCE COMPANY

