

we make it easy

If you think your age or health make it difficult to qualify for standard life insurance rates...

Monumental Life's Easy Solution life insurance policy makes it easy to take care of final expenses and help provide for your family's future.

easy

Ins-Special, Inc
7505 State Hwy 37 / PO Box 218
Purdy, MO 65734
service@insspecial.com
800-789-0182

stability & trust

Chartered in Baltimore in 1858, Monumental Life Insurance Company has provided protection and peace of mind to generations of policyholders. Our long-standing reputation for service and success, our history of financial strength and strong operating performance have earned us loyalty from our customers, respect from our peers and consistent high marks from A.M. Best, Standard & Poors and Fitch, Inc. insurance rating services.

Monumental Life... almost 150 years and one of the oldest and largest life insurance organizations in the US... is a member of the highly successful multi-national AEGON Insurance Group, headquartered in The Hague, The Netherlands.

Policies underwritten by:



Monumental Life Insurance Company
Home Office: Cedar Rapids, IA
Administrative Office:
2 East Chase Street
Baltimore, MD 21202
www.monlife.com/ml

an **AEGON** company

This brochure is an example only. Details of terms, provisions, and conditions are found in the policy. Policy form J05102, J05102SD, J05102TN, J05102AZ, J05102CA, J05102FL, J05102GA, J05102IL, J05102IN, J05102MD, J05102MO, J05102NE, J05102OK, J05102VA, J05102WI.

IMO-003 (08/07)

Monumental
Solutions
The Quality Life Company

Graded Death Benefit
Life Insurance

easy solution



easy...

Easy Solution is Graded Death Benefit life insurance.

LIFETIME PROTECTION

Lifetime Protection for persons 18 through 80 years of age. Easy Solution guarantees:

- premiums will never increase
- graded natural death benefits will never decrease
- coverage will never be canceled as long as premiums are paid

No Medical Exam is required. Answer a few health questions, and you may be accepted automatically.

YOU CHOOSE THE AMOUNT

You choose the amount of coverage from \$1,000 to \$25,000 and the premium payment plan that's best for you.

Cash value builds over time.

If death occurs from natural causes during the first two policy years, premiums are returned with 10% interest compounded to the date of death. The full amount of coverage is payable if death occurs after these early years.

ACCIDENTAL DEATH BENEFIT*

Accidental Death Benefit* is paid in addition to the graded death benefit, if death occurs from an accident suffered in the first two policy years. The accidental death benefit plus the graded death benefit will equal the full amount of coverage. No accidental death benefit is available after these initial years.

Policy years 1 and 2	Natural Death: Return of premiums paid plus 10% interest
* Paid in addition to the natural death benefit	*Accidental Death: Full \$10,000 minus the natural death benefit
Policy years 3 and after.....	Death Benefit: Full \$10,000 coverage amount

*Accidental Death means death resulting from and occurring within 90 days of an accidental injury sustained prior to the second policy anniversary. There is no additional benefit for accidental death after the second policy anniversary.

Ins-Special, Inc
7505 State Hwy 37 / PO Box 218
Purdy, MO 65734
service@insspecial.com
800-789-0182