

Whole Life: Part of
a lifetime financial plan

HUMANA[®]



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Voluntary whole life coverage gives you and your loved ones a solid foundation to build a long-term financial plan. It helps ensure that your family is financially protected with money that can be used for funeral costs and other final expenses, as well as immediate needs such as probate expenses and ongoing bills like utilities. It can also help with debt liquidation, such as paying off loans or a mortgage, and future expenses, such as education funds or retirement needs.

Owners of life insurance say they purchase insurance to cover burial and final expenses, as well as for income replacement.

– LIMRA International survey, 2010

Why do I need whole life coverage?

Whole life coverage is a simple, voluntary policy you can get at a reasonable cost during your working years, when you and your family need it most. It's also a benefit that can stay in place when it's time for retirement. Features include:

- > Level premiums through the life of the policy, guaranteed renewable protection that cannot be reduced, and accumulated cash values that can be withdrawn at the policy's surrender.
- > It can also be borrowed against as a loan, annuitized, or used to purchase extended or reduced paid-up coverage.

Here's how it works:

The coverage is simple and straightforward.

- > Coverage amounts vary based on your needs. You buy a policy with guaranteed coverage and actual cash value.
- > Coverage is guaranteed to stay level, and cash values stay with the policy for a lifetime, enabling funds to be taken as loans or used to buy paid-up coverage.
- > The coverage is also portable, so you can take it with you if you leave your current job.

Our whole life plan has two "living benefits" that offer real value.

- > One enables you to request an acceleration payment of up to 50 percent of the death benefit if you're diagnosed with a terminal illness in the future.
- > The second benefit, the Facility Care Accelerated Benefit*, provides an acceleration of your life insurance benefit for adult day care and inpatient resident care.

Choose a plan for a lifetime

While you're working and for years to come, whole life coverage can be there to protect everything that's most important to you, right up to retirement and well beyond. Enjoy peace of mind knowing that you've provided your family with security and protection.

Be sure to enroll when your employer holds open enrollment.

*Availability varies by market.