

ARE YOU LOOKING FOR NEW REVENUE FOR YOUR SMALL GROUP HEALTH PROSPECTS?

The *Financial Lifeline** allows you to establish permanent whole life insurance while at the same time provides cash accumulation through an annuity rider. Features of this policy include:

- ◆ Guaranteed permanent life insurance - Minimum Premium of \$25 per month
- ◆ Death benefit proceeds paid to beneficiary and not subject to federal income tax
- ◆ Total death benefit equals the policy face amount PLUS the accumulation value from the annuity rider.
- ◆ Access to cash - Cash accumulation values available in your tax deferred annuity rider**
 - 3% guaranteed interest rate
 - No Withdrawal fees or surrender charges

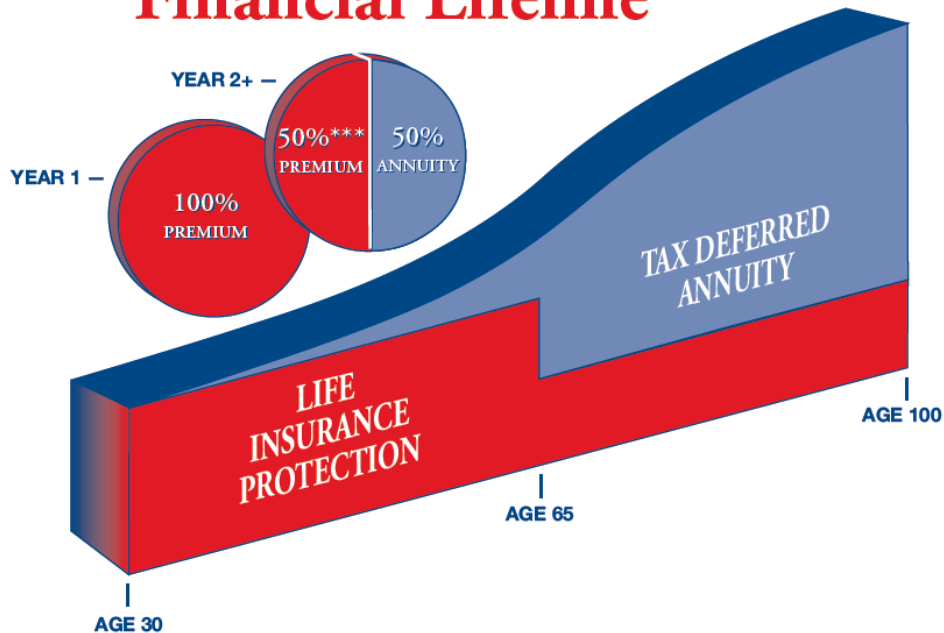
**60%
COMMISSIONS**

How Does Financial Lifeline Work?

- ◆ During the first year all of your premium payments go to pay the life insurance premium and optional benefit riders of your policy. Premiums are payable to age 100.
- ◆ Beginning in the second year, approximately one half of the premiums still pay for Whole Life insurance and optional benefit riders. The remaining premiums automatically go toward the tax deferred annuity rider.
- ◆ At age 65 or after 5 years, whichever occurs later, the death benefit reduces by 50%.

Financial Lifeline

Example:
(Issue Age 30)



* Policy Form No. 9561. Underwritten by Occidental Life Insurance Company of North Carolina

** Flexible Premium Deferred Annuity Rider (Policy Form No. 9623)

*** Excludes a \$60 Annual Policy Fee.

For more details, contact THE INSURANCE EXCHANGE at 800-275-2990