

We want  
to **provide**  
for her **future.**



**Woman's Life**<sup>®</sup>  
connection. community. cause.

# Intuitions<sup>®</sup> 20 Pay Whole Life

Is an Intuitions<sup>®</sup> 20-Year Payment Whole Life Insurance policy right for you?

**Purpose:** To provide lifelong insurance protection with premium payments that only last 20 years.

**How it works:** Intuitions 20 Pay Whole Life is whole life insurance providing a policy that is paid-up for life after 20 years of premium payments. Even if your health deteriorates and you become uninsurable, your policy remains in force as long as all premium payment obligations have been met.

Cash values are guaranteed, and accumulate tax-deferred. The policy is also eligible for dividend distribution, which can further enhance policy values. The cash value can be borrowed from the policy if needed for any purpose – to help fund your children's educations, for emergencies, to take advantage of opportunities, or to supplement your income at retirement.

*Note: Please see Advisories on page 3.*

## A Woman's Life Intuitions 20 Pay Whole Life policy may be right for you if you want...

- The benefit of a Whole Life plan with premium payments of only 20 years.
- A guaranteed death benefit. This benefit is generally received income tax free by your beneficiaries.
- Guaranteed cash value growth without risk or speculation.
- Access to cash value at any time. The cash value in your policy can be borrowed for any purpose – to pay college tuitions, to meet emergency bills, or to supplement your retirement income.

### 20 Pay Whole Life Key Features & Benefits

Key Features	Benefits
Minimum death benefit: \$10,000 Maximum death benefit: <ul style="list-style-type: none"> <li>● \$2,000,000 for issue ages 0 to 60</li> <li>● \$1,000,000 for issue ages 61 to 80</li> </ul>	Available at most ages for those with protection needs both large and small.
Benefit of a Whole Life plan, with premium payments of only 20 years.	Ideal for parents or grandparents to purchase for children so that they will have a paid-up plan of life insurance when they become adults. Also ideal for those who do not want to make payments after their children start college or in retirement.
Guaranteed death benefit.	The death benefit you select at application (excluding death benefits provided by riders) remains the same for the life of the policy. Provided there is no outstanding policy loan, it will never decrease.
Lifelong protection.	Coverage (other than coverage provided by riders) will never expire as long as all premiums are paid and any policy debt does not equal or exceed the cash value, making it an ideal long-range planning tool.
Guaranteed cash value growth.	Safety and freedom from worry.
Policy loans from the cash value without credit approval.	Access to cash, if needed, for your personal use at any time.
Tax-deferred accumulation of cash value.	Your cash value growth within the policy is not subject to income taxation.
Dividend potential.	Enhanced policy values and flexibility. Dividends can be used to increase cash value or reduce premiums, taken in cash or used to purchase paid-up death benefit additions.
Optional riders.	These let you expand and tailor the policy to further meet individual and family needs.



## Available riders

- **Ten and Twenty-year level term riders** to add coverage during a period of high protection needs, such as while your children are young. The term rider coverage is convertible. It is not renewable. (Issue ages 16-60 for the ten-year term rider and 16-50 for the twenty-year term rider.)
- **Accidental Death Benefit** paying an additional amount if death occurs from an accident. (Issue ages 5-60. The rider will expire on the policy anniversary following the insured's 70th birthday. Death cannot result, directly or indirectly, from infirmity or disease, infection, suicide or self-inflicted injury, war, declared or undeclared, illegal drugs, or aircraft mishap unless a passenger on a commercial or business flight.)
- **Spouse Term Rider** that provides 20-year term coverage on the life of the spouse. (Issue ages 16-50.) Spouse coverage is convertible. It is not renewable.
- **Children's Term Rider** that provides protection on your minor children until they reach age 25. (Issue ages 0-17, 0-14 in NY.) Children's Term Rider coverage is convertible at the child's age 25. It is not renewable.
- **Guaranteed Insurability Rider** which lets you purchase additional coverage at specified times, even if you are uninsurable. (Issue ages 0-37.)
- **Total Disability Benefit Rider** under which Woman's Life pays your premiums for you if you become totally disabled under the terms of the rider. (Issue ages 5-55.) The rider will expire on the policy anniversary following the insured's 60th birthday. No waiver for disability resulting from self-inflicted injury or war, declared or undeclared or any act attributable to war.
- **Accelerated Death Benefit Rider** that gives you the option to receive a portion of your policy's death benefit if you are diagnosed with a terminal illness with less than 12 months to live. This rider is available at no additional cost to you.
- **Single Premium Paid-Up Additions Rider** allows for the one time purchase of paid-up additional life insurance coverage with a single premium. The single premium can be within or outside of a 1035 exchange transaction. The rider is only available with a new Intuitions 20 Pay Whole Life certificate. (Issue ages 15 days – 80.)

## Is an Intuitions 20 Pay Whole Life policy right for you?

Decide for yourself. Talk to your Woman's Life Representative.

Not available in all states.

### *Advisories*

*The above is a partial summary of the Intuitions 20 Pay Whole Life and is not a contract.*

*There is a two-year contestable period. During this period, the policy can be rescinded for material misrepresentation in the application.*

*Dividends are a non-taxable return of a portion of the premiums and are not guaranteed.*

*Policy loans will reduce values and death benefit. Policy loans are subject to an 8% per annum interest charge, which if not paid is added to the policy loan debt. The policy will terminate if the loan debt equals or exceeds the cash value.*

*If death by suicide occurs in the first two policy years, the only death benefit is return of premium.*

*The Maximum amount of coverage available under a 20 Pay Whole Life Policy is reduced by existing life insurance coverage with Woman's Life.*

*Purchase of an Intuitions 20 Pay Whole Life Policy with or without riders is subject to proof of insurability and underwriting.*

*Neither Woman's Life Insurance Society nor any of its agents give legal advice.*

*Guarantees are backed by the financial strength and claim-paying ability of Woman's Life Insurance Society.*



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- Not FDIC insured
- Not insured by any Federal Government Agency
- Not guaranteed by any bank
- May lose value

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