



Whole Life Insurance

For most people, the need for life insurance may decrease, but the need for protection never disappears. That's why you should consider Erie Family Life's Permanent Life Insurance Series, which can give you peace of mind with these features.*

Policy Features

Each plan can help you meet a variety of needs, including:

- Funding for your children's education
- Payment of medical bills, final expenses and estate settlement costs
- Financial support for your dependents
- Supplemental retirement income

Other features:

- Guaranteed life insurance protection that will not decrease
- Guaranteed cash value that can be borrowed to take advantage of future opportunities
- Guaranteed premium that does not change, regardless of changes in your health
- **Minimum policy size:** \$5,000
- **Issue Ages:**
 - Whole Life: Ages 0-85
 - 20-Pay Life: Ages 0-70

Erie Family Life offers two permanent life products that provide lifetime protection:

- **A simplified issue plan** that requires you to answer only six medical questions
- **A fully underwritten plan**

Each plan offers two options:

- A 20-Pay option where the policy is paid up in 20 years
- A whole life option where the premium is paid to age 100

Riders

The Accelerated Benefit Rider is automatically included without cost on all permanent life insurance policies. This rider pays up to 50 percent of the death benefit (up to a maximum aggregate amount of \$250,000) to any insured who is diagnosed as being terminally ill and expected to die within 12 months of diagnosis.

Optional Riders

- Waiver of Premium Rider (ages 15-55)
- Children's Term Rider
- Guaranteed Insurability Option Rider (ages 0-37)

We can design a life insurance plan to match your needs. [Contact our agency](#) today.