



# Monumental Life Insurance Company

*Final Expense – Solutions Products*

# Superior Performance and Financial Strength

Monumental Life Insurance Company seeks to manage its assets for the long-term benefit of its policyholders. The company's sound financial strategies and prudent management continue to earn top ratings for financial strength and claims paying ability.

## Financial Strength

### **A.M. Best**

(2nd of 16 categories A++ to S)

**A+ (Superior)**

### **Standard & Poor's**

(4th of 21 categories AAA to R)

**AA- (Very Strong)**

### **Moody's**

(5th of 21 categories Aaa to C)

**A1 (Good)**

### **FITCH**

(4th of 19 categories AAA to C)

**AA- (Very Strong)**

Ratings of the A.M. Best Company, Moody's Investors Service, Fitch Ratings and Standard & Poor's® reflect the current opinion of the relative financial strength and operating performance of Monumental Life Insurance Company as of the following dates: A.M. Best Company: June 29, 2010; Moody's Investors Service: July 9, 2010; Fitch Ratings: July 26, 2010; Standard & Poor's: April 28, 2010. Ratings criteria and rankings can vary by rating company. Copies of rating reports are available upon request.

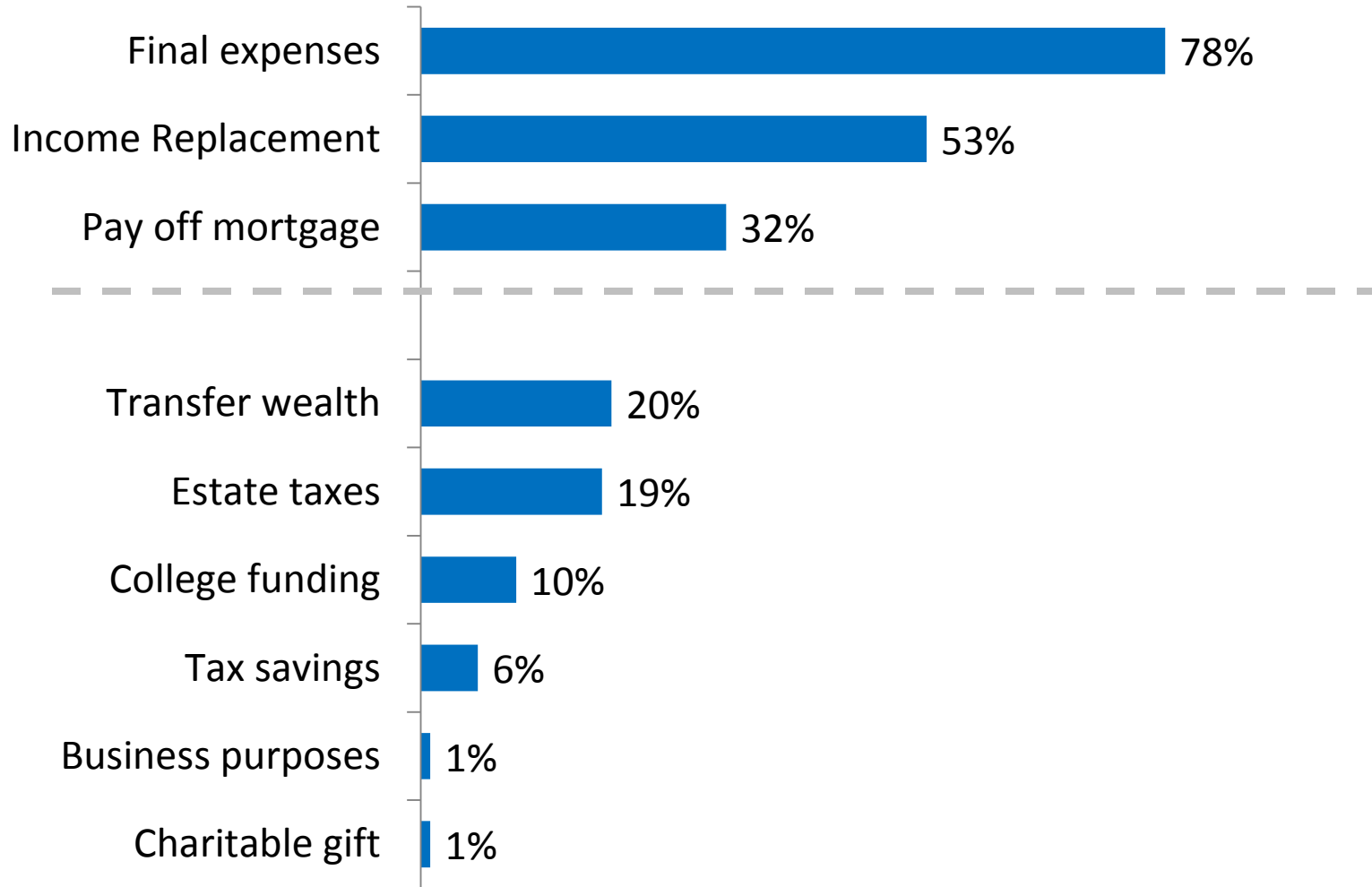
# Are we in the “Right” market?

- ✓ On January 1, 2011 as the Baby Boomers begin to celebrate their 65<sup>th</sup> birthdays, 10,000 people will turn 65 every day – this will continue for 20 years.
- ✓ Middle income families—the largest, most underserved market *BUT* with the highest desire to buy life insurance
- ✓ Serving America’s middle and lower income markets in the 45 – 85 age group
- ✓ Baby Boomers– America’s fastest growing market  
(refer to chart on page 4 of this presentation)

Source: [www.silverbook.org](http://www.silverbook.org). Alliance for Aging Research. “Alliance for Aging Research Home Page”



# Why People Buy ... When They Buy



Source: 2010 U.S. Life Ownership Study, LIMRA

# Whole Life Product Line

## Immediate Solutions (LP121)

- Premium Paying Period
  - Level Premiums to age 121
- Age Last Birthday Issue Ages
  - 0-85
- Minimum Issue Amount
  - \$1,000
- Maximum Issue Amount
  - \$50,000 ages 0-55
  - \$40,000 ages 56-65
  - \$30,000 ages 66-75
  - \$25,000 ages 76--85
- Benefit Period
  - Endows at age 121

# Whole Life Product Line

## 10 Pay Solution (10 Pay Life)

- Premium Paying Period
  - Level Premiums for 10 years
- Age Last Birthday Issue Ages
  - 0-85
- Minimum Issue Amount
  - \$1,000
- Maximum Issue Amount
  - \$50,000 ages 0-55
  - \$40,000 ages 56-65
  - \$30,000 ages 66-75
  - \$25,000 ages 76--85
- Benefit Period
  - Endows at age 121

# Whole Life Product Line

## Easy Solution (Graded Death Benefit)

- Premium Paying Period
  - Level Premiums to age 121
- Age Last Birthday Issue Ages
  - 18-80 Most states
  - 18-70 Male – PA
  - 18-76 Female - PA
- Minimum Issue Amount
  - \$1,000 (\$5,000 PA)
- Maximum Issue Amount
  - \$25,000
- Benefit Period
  - Endows at age 121
- How it Works
  - Return of premium Plus 10% (less loans) first two years
  - Face amount after two years

# Product Description – Riders

*(Immediate & 10 Pay Solution Only)*

## ACCELERATED DEATH BENEFIT RIDER

(not available in all states)

This rider is available at **no extra premium** in both the Preferred and Standard premium classes.

The Accelerated Death Benefit Rider (ADBR) pays accelerated death benefit upon diagnosis of a Terminal Illness.

---

Eligibility requirements apply. Benefits advanced under this rider may be subject to taxation. Limitations and Exclusions apply. Refer to the Rider for complete details.

Plan, premium class, sex, age, and other policy factors will determine the amount payable.



# Product Description – Riders

*(Immediate & 10 Pay Solution Only)*

## NURSING HOME RIDER

(not available in all states)

- The Nursing Home Rider pays the face amount, less an interest discount, less any loans, less any premiums that would be due in the next year upon diagnosis of a Qualifying Event or confinement in a qualified nursing home facility.
- This rider is available at no extra premium in both the Preferred and Standard premium classes provided the insured is able to answer “no” to the Nursing Home question on the application regarding activities of daily living.

# Product Description – Riders

*Immediate Solutions only*

## Accidental Death Benefit Rider (ADR)

(Issue Ages 18 — 70)

The rider provides for payment of an amount in addition to the face amount of the policy in the event of accidental death, as defined in the rider, subject to the definitions and exclusions set out in the rider. Death must occur within 90 days from the accidental bodily injury, while the policy is in force.

Coverage is priced in increments of \$1,000.

ADBR coverage is the same amount as the base policy insurance amount.

Available only on the Immediate Solution

# Product Description – Riders

*Immediate Solutions only*

## Children's and Grandchildren's Benefit Rider

(Issue Ages of parent 18 - 75; Issue Ages of Child/Grandchild 15 days old – 17 years)

- The rider provides for payment of an amount in addition to the face amount of the policy in the event of accidental death, as defined in the rider, subject to the definitions and exclusions set out in the rider. Death must occur within 90 days from the accidental bodily injury, while the policy is in force.
- Coverage is priced in increments of \$1,000. \$2 annually per unit per child.
- Minimum \$1,000; maximum is equal to base face amount or \$5,000. Same for all.
- No more than 9 covered children or grandchildren.
- Terminates on rider anniversary following 25<sup>th</sup> birthday.
- May convert after 2 years to individual whole life product – equal to face amount

# Top Ten Reasons to Choose Monumental Life

10. Convertible rider for children and grandchildren
9. Most policies issued within 72 hours of receipt by Administrative Office
8. Immediate Benefit (ages 0-85) and Graded Death Benefit (ages 18-80)
7. Simple Apps - Preferred & Standard Rate Classes for Immediate Death Benefit product
6. Accelerated Benefits at no additional charge for those who qualify
5. Diabetics may qualify for immediate benefit
4. Agent website updated every 2 hours – Agent Net Info
3. Draft initial premium – no checks to collect
2. No phone interview at point of sale
1. 1<sup>st</sup> year advance commissions paid daily!

# Questions regarding Monumental Solutions?

**# 1 Check ANI**

**# 2 Contact Manager or Up-line**

**# 3 Contact: Bob Grannan 877-788-0113**

**# 4 877-234-4848**

**Listen to Prompts**

**# 5 Agent Technical Support 866-303-7833**

Monumental Solutions™ consist of the Immediate Solutions 99, 10-Pay Solution (policy form #WL08) and the Easy Solution (policy form #WL09) which are whole life insurance policy issued by Monumental Life Insurance Company, Cedar Rapids, IA. Policy form and numbers may vary, and may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.