



*So you can get on with
the business of living.*



Washington National
PROVIDENCESM

Whole life insurance for final obligations

Life is about making each day count.

One important way you can make your day count is to ensure your loved ones are protected—even when you're no longer here to do it.

With **Washington National Providence**SM whole life insurance, you and your family can be financially protected in the future and in the present:

- In the future, your policy benefit can help you pay for your final expenses.
- Even today, your policy's cash value can help you pay for college or pay debts.

Washington National Providence offers the assurances you need today and the security you seek for the future—so *you can get on with the business of living.*

Washington National Providence—a simple solution for your final expenses

Problem	Solution
Funerals can be expensive—averaging \$7,300 for the burial, casket and vault, and \$11,000 or more when flowers, obituary notices, limos and other “extras” are added in. ¹	With Washington National Providence, you choose a benefit amount from \$5,000 to \$30,000 to provide for your final wishes.
Among U.S. households that own some life insurance, 44% (48 million) believe they don't have enough. ²	Washington National Providence makes it simple to obtain basic, easy-to-understand whole life insurance. Washington National Providence lets you choose a benefit amount to cover your final expenses or supplement other life insurance.

6 reasons to look at Washington National Providence whole life insurance:

- 1 Washington National Providence helps **ease your family's financial burden** at a time of stress, turmoil and loss.
- 2 Benefits can be used to **pay for your final expenses**, including burial, to suit your wishes.
- 3 **Level premium rates are guaranteed for life.** You don't have to worry about surprise premium hikes.
- 4 Your Washington National Providence policy **builds cash value over time.** You can borrow from your cash value to fund a college education, pay down debt or cover unexpected expenses.
- 5 Your policy payment goes **directly to your chosen beneficiary.**
- 6 The application is **simple and easy** to complete; you just answer a short list of yes-or-no questions.

¹National Funeral Directors Association, “General Price List Survey,” 2006.

²LIMRA International, “The Facts of Life and Annuities,” p. 6, 2009.

Washington National Providence—your benefits at a glance

Two options for coverage

You may qualify for one of two Washington National Providence plans based upon the answers you provide on your application.

1. **Level benefit.** At the time of death, the policy provides your beneficiary the face amount plus any rider benefits.
2. **Graded benefit.** The policy pays your beneficiary a reduced benefit if death occurs for reasons other than accident within the first two policy years. When death occurs after the first two policy years, your beneficiary will receive the face amount plus any rider benefits.

Issue age¹

Coverage is available to individuals aged 50 to 85.

Minimum benefit¹

The minimum benefit amount is \$5,000.

Maximum benefit¹

- If you are aged 50 to 69 when you enroll, you can select a maximum benefit of \$30,000.
- If you are aged 70 to 85 when you enroll, you can select a maximum benefit of \$15,000.

Modal payments

You can pay your premiums annually, semiannually, quarterly or by monthly bank draft.

Cash value

While your policy is in force, the cash value builds up over time.

Loans

For unexpected needs or expenses, you can borrow from your policy in any amount up to the cash surrender value.

Underwriting

Washington National Providence offers simplified underwriting. On the application and in a brief personal history interview, you are asked simple yes-or-no questions. You don't need to have a physical examination to get coverage.²

Accelerated Benefit rider³ (CIC-6032)

This rider is automatically included in your policy at no additional charge. It helps policyholders who are suffering from a terminal illness access their policy benefits before death.

Accidental Death Benefit rider³ (CIC-6033)

This rider (available only at issue) provides a benefit if the insured dies from an accident.

There is an additional charge for this optional rider.

Sample rates⁴

Male nontobacco			Female nontobacco		
Ages	\$5,000 of coverage	\$10,000 of coverage	Ages	\$5,000 of coverage	\$10,000 of coverage
55	\$17.60	\$31.68	55	\$15.40	\$27.28
60	\$22.44	\$41.36	60	\$19.14	\$34.76
65	\$28.16	\$52.80	65	\$23.10	\$42.68

¹ May vary by state.

² Policy issuance depends upon the answers to the health questions on the application.

³ This policy and its riders are subject to underwriting and state availability.

⁴ This sample represents monthly bank draft premium rates for the level death benefit. The figures are shown for illustrative purposes only.



Policy forms (may vary by state):
CIC-3013 and CIC-3014

Rider series (may vary by state):
Accelerated Benefit rider: CIC-6032
Accidental Death Benefit rider: CIC-6033

WASHINGTON NATIONAL INSURANCE COMPANY
Home Office
11825 N. Pennsylvania Street
Carmel, IN 46032

WashingtonNational.com

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(06/11) 137786

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