



Pay Off Your Mortgage Early and Protect Your Family

With BetterLife's Bi-Weekly Benefit Plan



Your Home Is Important to You

- Home is the place you keep your family safe and warm. It's where you build cherished memories, hopes, and dreams.
- What would happen to your home and your family if something happened to you? Could your family continue to pay the mortgage, cover home maintenance expenses, and still live comfortably without you there?



BetterLife has a solution that can help!

BetterLife's Bi-Weekly Benefit Plan can:

- ✓ Protect yourself, your partner, and your loved ones and help your family to stay in your home if something happens to you or your partner.
- ✓ Potentially help you pay off your mortgage early while saving thousands of dollars in mortgage interest.
- ✓ Give you an emergency fund that you can access if needed.*

Now let's see how it works...

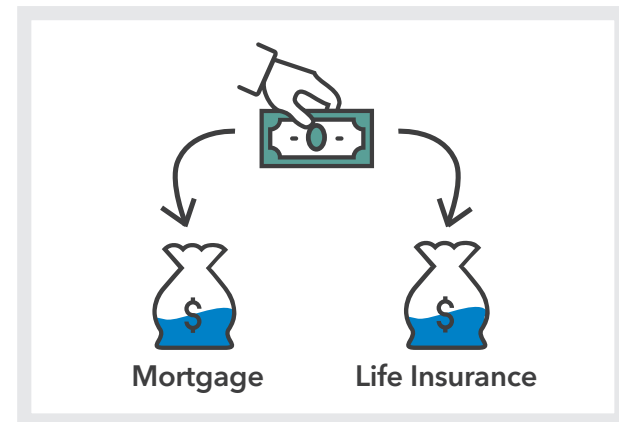
**Life insurance cash values can be accessed through loans or withdrawals. Withdrawals may be subject to surrender charges and could have a permanent effect on cash value and death benefit.*

How Does it Work?

You pay half your mortgage payment every two weeks instead of once per month. This results in paying two extra half payments every year.

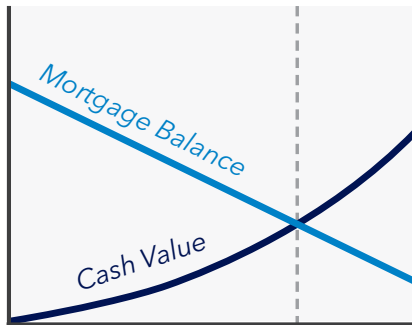
| | Payment | Payment Frequency | Payments Per Year | Total Paid Per Year |
|--------------------|---------|-------------------|-------------------|---------------------|
| Typical Mortgage | \$2,000 | Monthly | 12 | \$24,000 |
| Bi-Weekly Mortgage | \$1,000 | Every 2 weeks | 26 | \$26,000 |

Your bi-weekly payments go to BetterLife directly. We pay your mortgage lender for you each month and collect premiums for your life insurance policy, which has a cash value.



Why Might the Bi-Weekly Benefit Plan Be Right for You?

- It makes paying for your life insurance plan and mortgage simple and easy.
- You can use your cash value to pay off your mortgage several years early.
- Cash value can be used for emergency purchases.*



Your cash value will grow over time if you pay enough in premiums. Eventually, the cash value in your policy will exceed the balance of your mortgage loan.

- Universal life insurance provides an income tax-free** death benefit.
- You'll gain access to BetterLife's Member Benefits (which I'll go over in a moment).

**Life insurance cash values can be accessed through loans or withdrawals. Withdrawals may be subject to surrender charges and could have a permanent effect on cash value and death benefit. **According to current tax laws, IRC Sections 101 & 7702.*

The Bi-Weekly Benefit Plan in Action



Flip to page 5 of your brochure to see how the Bi-Weekly Benefit Plan works using real numbers.

Why Would You Want Universal Life Insurance?

BetterLife's Bi-Weekly Benefit Plan includes universal life insurance which provides:



A lifetime of protection



Cash value that grows over time



Flexible payments and death benefit



Coverage for one or two people



Accelerated Death Benefit Rider at no extra charge



Access to value-added member benefits



Here's a Few Different Ways This Plan Could Help You in the Future...

1

No major hardship occurs and you and your partner remain healthy.

Pay off your mortgage loan early and save thousands of dollars!

2

A few unforeseen hardships occur.

Borrow from your cash value to cover unexpected expenses, then pay it back when you're in a better financial position.

3

Unexpected health issues arise making it difficult to be approved for life insurance.

Your universal life insurance policy can last your lifetime.*

4

You or your partner passes away.

Your universal life insurance policy will pay a death benefit to help support you and your loved ones.

**Policy can last until age 121 as long as you pay enough in premiums.*

BetterLife's Member Benefits

National Member Scholarships

Members in Action

Health Benefit

Disaster Relief Benefit

Family Benefit

Newborn Benefit

Orphan Income Benefit

Life Line Screening

Local Member Groups

Learn more at betterlifeins.com/member-benefits



Here's What Our Members Have to Say...

"When both of our mills closed down and we lost our jobs, BetterLife's Bi-Weekly Benefit Plan was there to **help and get us through a very financially trying time** in our lives. The company and its agent were responsive and personally stopped by to help find a solution. Due to the fact that we had cash value available to us, **we were able to pull enough money from our life insurance policy to keep us afloat** until we found new employment.

We originally had coverage with another carrier and were very dissatisfied. **BetterLife's Bi-Weekly Benefit Plan is straight forward and we don't have to worry any longer.** It's great having both our mortgage and life insurance needs being taken care of at the same time."

- James and Julie Lenzner, Ringle, WI

"For me, having our life insurance and mortgage taken care of through the Bi-Weekly Benefit Plan has been super convenient. It's also nice to know that **we will save time off our mortgage which will also save us money.** Worst case, we have the life insurance that goes along with it to help us in the event of a death.

I would recommend the Bi-Weekly Benefit Plan because it takes care of our life insurance and mortgage at the same time. **It provides peace of mind knowing that whatever happens while I have this plan, I am protected."**

- Hope Bloch, Hortonville, WI

Frequently Asked Questions

When will I be able to pay my mortgage loan off?

Why use a life insurance policy over a CD, money market, or savings account?

Why not put the additional money I'm paying with this plan into a savings account or pay extra to my lender?

What if I sell my home or move to a new house?

If my partner passes away before I do, will my life insurance coverage end?

Flip to page 10 in your brochure for more FAQ's.

Do you have any additional questions?

Next Steps

- 1** I'll gather mortgage information from you.
- 2** I'll prepare some options that fit your needs.
- 3** We'll discuss which plan would work best for you!

