



Protection for you and your family's future.

When you purchase one of our Whole Life Insurance solutions, you can live life to the fullest knowing you have provided a financial safety net for you and your family.

Our Whole Life Insurance solutions provide:



Lifetime Coverage

As long as you pay your premiums, you will have life insurance coverage for your entire life. You can feel confident your loved ones will be well cared for in your absence.



Guaranteed* Cash Value

Our Whole Life Insurance solutions guarantee a cash value that grows over time. Access the cash value for any reason and at any time your policy has a loanable value.**



Guaranteed Premiums

When you purchase Whole Life Insurance, your rate will never change for as long as you maintain your policy. Avoid paying higher rates for life insurance later in life.



Income Tax-Free† Death Benefit

When the time comes, your beneficiaries will receive an income tax-free death benefit. This important benefit will help ensure your family will be able to live comfortably in your absence.

Join the BetterLife Family

We're a member-owned life insurance company that offers reliable protection, friendly and knowledgeable guidance, exclusive member benefits at no added cost, and a lifetime of opportunities to give back in your community. When you become a BetterLife member, you're joining a community that will *help you live a better life.*

Visit betterlifeins.com to learn more.



An option for every financial goal.

We offer three Whole Life Insurance solutions, which allow you to choose how and when you pay. All three plans offer life-long financial security in addition to a death benefit.

Level Premium Whole Life

- Premiums are established at issue age and guaranteed to never increase as long as you maintain your policy
- Lower premiums than Limited Pay Whole Life & Single Premium Whole Life
- Policies available from \$25,000 to \$100,000+

Limited Pay Whole Life

- Limit premium payments to a 10 or 20-year time period
- Insurance coverage continues for your entire life, even after you have stopped paying premiums
- Policies available from \$25,000 to \$100,000+

Single Premium Whole Life


- Purchase Whole Life Insurance by making a single payment
- Policy remains in place for your entire life
- Policies available from \$25,000 to \$100,000+

+ Living Benefit Rider *(Accelerated Death Benefit Rider)*

Add this rider to access a substantial portion of your policy's death benefit early if you are diagnosed with a terminal or permanent illness. There is no additional cost to add this rider to your policy.

Additional rider options are available to suit your individual needs. Ask for pricing details.

READY TO GET STARTED? Contact us today!

 800-779-1936

 info@betterlifeins.com

 [betterlifeins.com](https://www.betterlifeins.com)

Visit our website to learn about all of our products:

[betterlifeins.com](https://www.betterlifeins.com)   

BetterLife is headquartered in Madison, WI. *Guarantees are backed by the financial strength and claims-paying ability of BetterLife. **Policy loans provide access to your cash value. Loans and unpaid loan interest reduce the death benefit. If a loan exceeds the surrender value of a policy, the policy will terminate. †According to tax laws IRC sections 101 & 7702.

Form 5920 | Policy Forms ICC12 09-07-0182 & ICC20WLP



Member Benefits

When you join BetterLife, you automatically receive our exclusive member benefits at no extra cost.

Community Groups

Team up with local members for countless opportunities to volunteer, fundraise, and support causes and organizations close to your heart.

Disaster Relief Benefit

Receive up to \$1,500 to assist with out-of-pocket expenses due to disaster.

Family Benefit

Receive up to \$1,000 for costs associated with family care and emergencies.

Health Benefit

Receive up to \$1,500 to help cover out-of-pocket health expenses.

Members in Action

Do something good in your community and we'll help pay for supplies and more.

National Scholarship Program

Members seeking higher education are invited to apply for one of our \$1,000 scholarships.

Newborn Insurance Benefit

Option to insure your newborn infant.

Orphan Income Benefit

Youth members and children of members receive a monthly allowance up to \$250 along with funds to assist with college costs.

**BetterLife's member benefits are not guaranteed and can change at any time.*

BetterLife[®]
A different kind of life insurance company