

# CONSECO | PROVIDENCE<sup>SM</sup>

## WHOLE LIFE INSURANCE FOR FINAL OBLIGATIONS



CONSECO®  
Step up.

Help your clients relax and enjoy their future.

<b>Why Conseco Providence<sup>1</sup>?</b>	<ul style="list-style-type: none"> <li>▪ Tax-free death benefits</li> <li>▪ Designed with seniors in mind</li> <li>▪ Guaranteed premiums and death benefits</li> <li>▪ No medical exams<sup>2</sup></li> <li>▪ Can be used to leave a small gift or legacy</li> </ul>
<b>Key benefits</b>	<ul style="list-style-type: none"> <li>▪ Level or graded benefit options</li> <li>▪ Face amounts up to \$30,000 to help cover final expenses</li> <li>▪ Long-term cash value buildup</li> <li>▪ Payable to age 121</li> </ul>
<b>Two optional riders<sup>3</sup></b>	<ul style="list-style-type: none"> <li>▪ <b>Accelerated Benefit rider (CIC-6032)</b>—provides an benefit advance of up to 75% of the policy’s face amount when the insured is diagnosed as being terminally ill.</li> <li>▪ <b>Accidental Death Benefit rider (CIC-6033)</b>— provides an additional benefit up to the face amount of the policy in the event the insured dies as the result of an accident.</li> </ul>
<b>Issue ages</b> (Based on age last birthday)	<ul style="list-style-type: none"> <li>▪ 50–85 level benefit</li> <li>▪ 50–80 graded benefit</li> </ul>
<b>Underwriting requirements</b>	<ul style="list-style-type: none"> <li>▪ Personal history interview (PHI) (available at the point of sale)</li> <li>▪ Medical Information Bureau report</li> <li>▪ Height/weight guidelines</li> <li>▪ Policy delivery receipt</li> </ul>
<b>Policy loans</b>	<ul style="list-style-type: none"> <li>▪ The policyowner may borrow against the policy’s cash surrender value.</li> </ul>

Sales materials and illustration software are available to download or order at [consecobizlink.com](http://consecobizlink.com).

Policy forms (may vary by state):  
CIC-3013, CIC-3014 and CIC-3015

CONSECO INSURANCE COMPANY  
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<sup>1</sup> Underwritten by Conseco Insurance Company (administrative office: Carmel, IN).  
Policy forms CIC-3013, CIC-3014 and CIC-3015; available in most states.

<sup>2</sup> Policy issue relies on answers to health questions on the application in addition to a personal history interview.

<sup>3</sup> Subject to underwriting and state availability.