

Protection PLUS Life

Guaranteed Issue Term Life



Available to anyone age 18 – 75. Everyone qualifies and is accepted – **GUARANTEED!!!**

NO MEDICAL QUESTIONS ASKED

Death Benefit: \$10,000 to \$50,000

For All Other Deaths

Certificate Year 1	120% of All Insurance Premiums Paid
Certificate Year 2	20% of the Ultimate Face Amount
Certificate Year 3	Ultimate Face Amount
5-Year Renewable Term	

For Accidental Death – FULL / Ultimate Face Amount Paid Out In ALL years

\$10,000 to \$50,000 of 5 yr. Renewable and Convertible Modified Term Life – Affordable Monthly Costs are Age Banded with Modified Death Benefit in Years 1 and 2. Coverage is Renewable to Age 80 and includes many complimentary non-insured benefits / services. Term coverages Issued and Insured by LifeShield National Insurance Company Certificate Year 1 Death Returns 120% of NET Group Term Life Premiums / Costs only. Group premium paid to LNIC for specific covered members selected option. See members policy certificate for specific monthly net Group Term Life insurance premium amount(s).

****Protection PLUS Life is NOT available in all states.** Members coverage subject to policy terms, conditions, limitations, exclusions and state availability. Plan options include 5-year renewable Term Life Insurance. Coverage face amount based upon plan selected. **Modified Death Benefit in policy certificate years 1 and 2.** See policy coverage certificate or contact licensed Protection PLUS Life agent ([above contact](#)) for complete program details. **Bundled Monthly Membership costs including renewal of participating individuals Term Life Policy Certificate will be based on covered individuals current age at policy certificate issue / renewal date.**

