

ALLIANCE SOLUTIONS ADVANTAGE TERM



TERM LIFE INSURANCE OFFERED BY:



an **LEGON**® company



*Alliance Marketing Group LC,
is an independent
contractor representing
Western Reserve Life
Assurance Co. of Ohio*





Alliance

Life happens.

Are you prepared?

Sometimes we are surprised by what happens in life. One of the most important assets we have is our health and our ability to earn a living. If that ability is taken away, what would happen to us?

It is important to protect our family. One way to do this is through life insurance with living benefits. Most people think life insurance just pays out at death. However, that is not how our plans work. Our life insurance has “living benefits” - meaning you do not have to die to use them! It protects you for Terminal, Critical and Chronic illness as well as death!

Solutions

What can happen to us?

Illness

We may become Terminally, Chronically or Critically Ill

- Men have a one in two risk of developing cancer during their lifetime and women have a one in three risk!¹
- Every 40 seconds someone in the United States has a stroke.²
- Every 26 seconds, someone suffers a heart attack.³
- At age 40, the lifetime risk of developing heart failure is one in five.⁴

Death

We may die too soon

- Almost 75% of Americans agree that life insurance is the best way to protect survivors against the financial implications of the premature death of a wage-earner.⁵
- 68 million (32%) of American adults are uninsured.⁶

Additional Income

We may need additional income for retirement or other expenses

- 37% of American homeowners do not own a retirement savings account of any kind.⁷
- One in five pre-retirees age 50 to 64 has less than \$5,000 in retirement savings.⁸

1. "Cancer Facts and the War on Cancer". LIMRA. 2007.

2. American Heart Association. "Heart Disease and Stroke Statistics." 2009.

3. American Heart Association. "Heart Disease and Stroke Statistics." 2007.

4. American Heart Association. Heart and Stroke Statistical Update, 2009.

5. Retirement Doomsday. http://www.forbes.com/2005/05/04cx_da_0504topnews.html.2005.

6. Trends in Life Insurance Ownership. LIMRA, 2005.

7. Average Retirement Savings. <http://www.zero2rich.com/average-retirement-savings.html>.2006.

8. Retirement Doomsday. http://www.forbes.com/2005/05/04cx_da_0504topnews.html.2005.



*Plan
Today
to
Protect
Tomorrow*

*Chronic
Illness
Benefit*

*Critical
Illness
Benefit*

*Terminal
Illness
Benefit*

= Living Benefits + Death Benefit = One Solution

Solutions

Life Happens

Does your policy allow you these options?



Ben

Married with two children, Ben was diagnosed with colon cancer at the age of 45. He has a \$200,000 death benefit. He uses his Critical Illness Accelerated Death Benefit Rider to access his benefits and withdraws \$100,000. He uses this money to pay for unpaid medical expenses and to replace income from not working.



Sam

Sam, a family man, is diagnosed with a terminal illness at age 58. He uses the money from the Terminal Illness Accelerated Death Benefit Rider to pay off his mortgage and take his family on a vacation.



Mary

Mary, age 77, becomes chronically ill. She can no longer stay in her home, so she moves into an assisted living facility. She utilizes her Chronic Illness Accelerated Death Benefit Rider which provides her with a monthly benefit of \$2,500 to help her pay for these added expenses.



Life Insurance

There are many reasons why term life insurance may be the right choice for you:

- Home mortgage protection
- Business needs or objectives
- Help you meet your goals for your family
- Provide coverage at an economical cost today with the option to convert it to a permanent plan if and when necessary

No one likes to think about dying...but it happens every day

The benefits from your policy can be used to help meet your family's needs, whether it is paying the mortgage, college tuition, final expenses or to assist with basic everyday needs that would allow your loved ones to continue to live with dignity.

Term Period Options: There are options of 10, 15, 20, 30 or 40 year term periods available. You can choose the option that best fits your family's goals and budget.

- The face amount you elect is *guaranteed* to remain level during the term period.
- Your premium is *guaranteed* to remain level during the term period.

Solutions

Living Benefits included at no additional cost

Living Benefits

There are times when you may have a need for your insurance proceeds prior to death. These benefits give you the choice to accelerate the death benefit if you have a terminal, chronic or critical illness. This policy gives you the flexibility and protection at times when you may need it most.

Terminal Illness Accelerated Death Benefit Rider*

(Form #T101 0305)

This benefit rider is automatically included in your policy. Eligibility for the Terminal Illness Accelerated Death Benefit is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months from the date of the physician's statement (not more than 24 months in Texas, Georgia, Illinois, Massachusetts and Washington).

This provision allows you to accelerate up to 100% (maximum of \$500,000) of the policy's death benefit in the event that you are diagnosed with a terminal illness. There is no additional charge for this benefit.

Chronic Illness Accelerated Death Benefit Rider*

(Form #CRN01 1005)

This benefit rider is automatically included in your policy, and allows you to accelerate your death benefit if you are chronically ill. Chronically ill is being unable to perform two of the six activities of daily living (bathing, continence, dressing, eating, toileting and transferring) without assistance from another person, or being severely cognitively impaired for at least 90 consecutive days. You could use this money to help pay off your mortgage, for

home health care, long term care, or any other medical or non-medical expense you may have.

After a 90 day waiting period, you can accelerate up to 2% a month of the initial face amount. The maximum lifetime benefit is 90% of the initial face amount or \$500,000, whichever is less.** The policy must be in force for two years before benefits are available (in force for 30 days before benefits are available in IL). There is no additional charge for this benefit.

Critical Illness Accelerated Death Benefit Rider*

(Form #CRT01 1005)

This benefit rider is automatically included in your policy, and allows you to accelerate your death benefit if you are critically ill. A critical illness is one of the following qualifying events: heart attack, stroke, ALS (Lou Gehrig's disease), diagnosis of certain cancers, kidney failure and major organ transplant. Like the chronic illness rider, you could use this money for any type of expense, whether it is a medical or non-medical expense.

After a 30 day waiting period, you can accelerate 90% of the initial face amount or \$500,000, whichever is less.** There is no additional charge for this benefit.



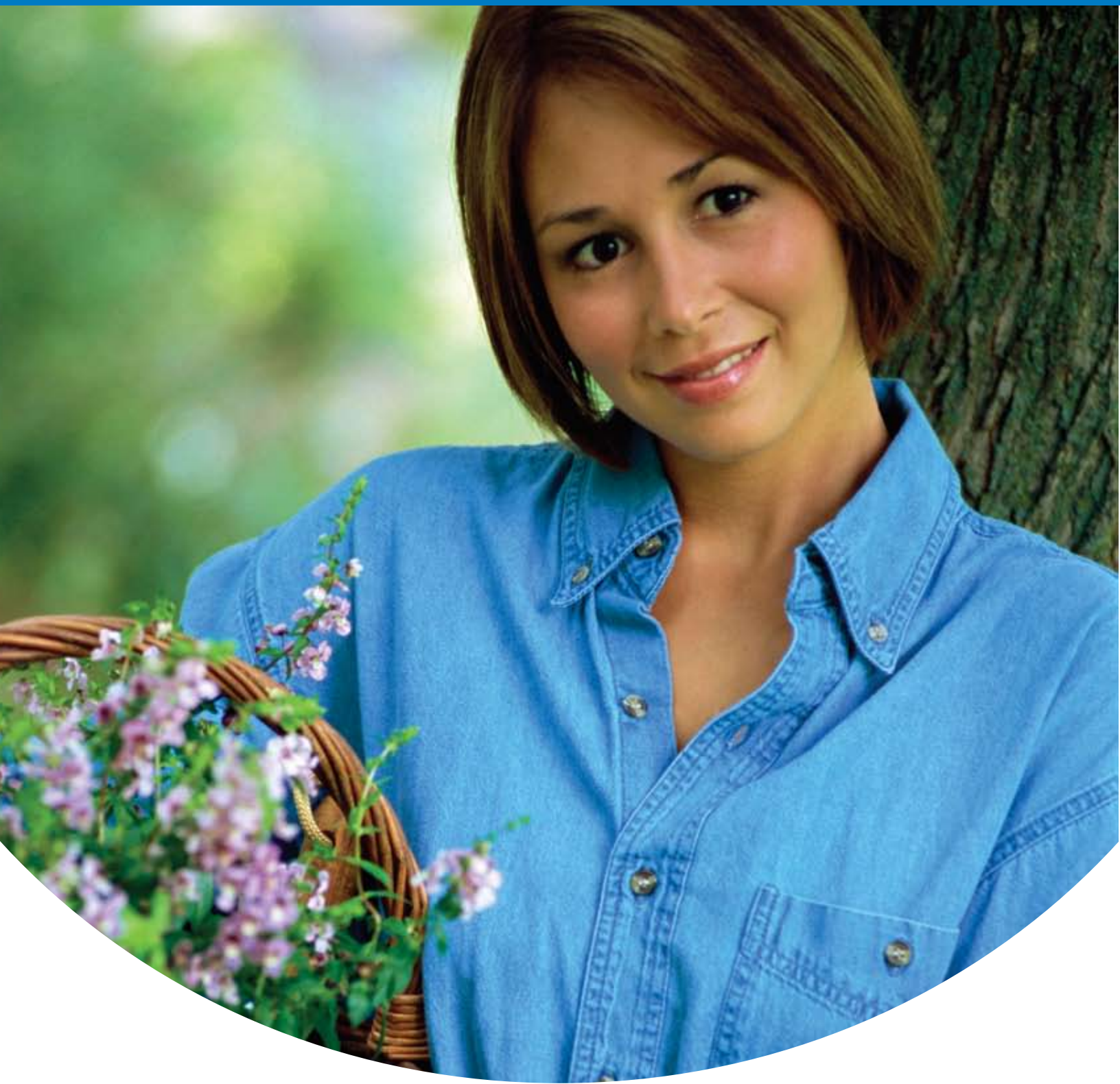
* The policy's benefits, values and premiums will be reduced proportionally in accordance with the benefits advanced under these riders. Benefits advanced under any of these riders may be subject to taxation. Therefore, please consult a qualified tax advisor regarding any possible tax consequences. Once total benefits are paid for either the Chronic or Critical rider, both riders will terminate. The 90 and 30 day waiting periods listed respectively under the Chronic and Critical riders may vary by jurisdiction. Riders and Rider Benefits have certain limitations, definitions and exclusions. For complete details including terms and conditions of each rider and exact coverage provided, please refer to your policy.

** In the state of IL, the maximum lifetime benefit is 75% of the death benefit or \$500,000, whichever is less.

Unemployment Benefit Rider (Form #UBR01 1005)

This benefit is automatically included in your policy. If you are between the ages of 18 and 60, and you become involuntarily unemployed for 90 consecutive days, your premiums will be waived for three months. You can utilize this benefit once in your lifetime. This benefit may not be allowed in some jurisdictions due to state regulations; please contact your agent for details. This rider terminates when you reach age 65.

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Value Added Riders available at additional cost

Monthly Disability Income Rider* (Form #MDI01 1005 and MDI02 1005)

Your most valuable asset is your ability to earn a living. This optional rider provides a monthly income to help pay your mortgage, or cover other expenses when you are disabled.

You may choose between two options:

- **2 year benefit:** This option provides benefits for up to two years while you are totally disabled and cannot perform the duties of your own occupation as defined in the rider. There is a 90 day waiting period; however, benefits will be paid retroactively once you are totally disabled for at least 90 consecutive days.
- **5 year benefit:** This option provides benefits for up to five years while you are totally disabled. For the first two years, it will provide benefits while you cannot perform the duties of your own occupation, as defined in the rider. For the remaining three years, the rider will pay benefits if you cannot perform the duties of any occupation, as defined in the rider, that you are suited for by education, training or experience. There is a 180 day waiting period before benefits are provided.

Certain occupations are ineligible for coverage. Definitions may vary by jurisdiction.

Waiver of Premium Benefit Rider* (Form #WPR03 0405)

This optional rider will waive the premiums on your policy after you are totally and continually disabled for six months. While you remain totally disabled, premiums will be waived each month. Rider coverage will cease following your 65th birthday.

Children's Benefit Rider* (Form #CR03 1005)

This optional rider provides a death benefit on your insured dependent children until they reach age 25 or until marriage. A dependent child is a child, step child or legally adopted child of the insured who is at least 15 days old and no older than 17 years on the date of application. This rider is convertible to any permanent life insurance policy, made available by the Company at the time of conversion, for up to five times the rider benefit amount or \$50,000, whichever is less, without evidence of insurability.

*For complete details including terms and conditions of each rider and exact coverage provided, please refer to your policy.

Solutions

WRL – Strength and Security of an Industry Leader

Western Reserve Life Assurance Co. of Ohio (WRL) is a leading provider of insurance products for both individuals and businesses. WRL is an AEGON company, an international life insurance, pension and investment group, based in The Hague, The Netherlands. WRL is also a member of the Insurance Marketplace Standards Association (IMSA). IMSA is an independent organization that was established to maintain high standards of market conduct for individually sold life insurance and annuity products. Rigorous membership requirements and adherence to IMSA's Principles and Code of Ethical Market Conduct demonstrate our commitment to the highest market and business standards. Your financial professional, an important ally when it comes to money matters, can provide more information on the WRL life insurance products.

Alliance Solutions Advantage Term (Policy form #ICC09 TL12 0709, #TL12 0709) is a level premium term insurance product issued by Western Reserve Life Assurance Co. of Ohio, Columbus, OH. Policy and rider form numbers may vary, and these products may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. An exception for life coverage is suicide while sane or insane during the first two years the coverage is in force. In the event of suicide, the Company's liability may be limited to only the return of premiums paid. In Missouri, suicide is no defense to payment of benefits unless the Company can show the insured intended suicide when he/she applied/enrolled for coverage.

Depending on the state of issue, your Policy may be an individual Policy or a certificate issued under a group Policy. The Policy is subject to the insurance laws and regulations of each state or jurisdiction in which it is available for distribution. All state specific Policy features will be described in your Policy.



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