

# ValueLife Gold



## Protect loved ones with the low cost and high benefits of ValueLife Gold Insurance

Just one penny\* is all it takes for the first month's protection in a \$5,000 to \$50,000 ValueLife Gold insurance plan.



### Protect Tomorrow...by Planning Today!®

**ValueLife Gold** is modified whole life insurance with coverage until age 120 designed to make it easy to apply and easy to be accepted. This plan is also loaded with benefits usually seen only in more expensive life insurance.

### Additional Features:

**Living Benefit** – A living benefit is an immediate payment of half the ValueLife Gold policy amount if diagnosed with a terminal illness and a life expectancy of 12 months or fewer. The living benefit may be used for any purpose: avoid depletion of savings and investment, help maintain quality of life, even buy a boat or take a dream vacation.†

**Optional Accidental Death Benefit** – For a small additional monthly charge, elect to double or triple the cash benefit in the event of accidental death. (Following the first policy billing date after age 75, the accidental death benefit continues at half. The life coverage continues in its full amount.)

\* The first month for 1¢ is not applicable in ID, OR, UT and NV. See rate chart. There is a scheduled rate change in the sixth year, and another in the eleventh year, as illustrated in the policy. In policy years 2-10, rates will not otherwise change because of age or health. Only if everyone in your classification has a rate increase can your cost change. You cannot be singled out. This policy automatically changes to a whole life policy after ten years. The rates are then guaranteed for life.

† Your insurance amount is reduced by the amount of the pre-paid living benefit. The rest of your insurance continues as before. Living Benefit is unavailable in Washington state.

### Here's how easy it is.

#### Choose the benefit:

Get up to \$50,000 in coverage. Cash benefit remains level unless you choose to reduce it.

#### It's easy to apply:

Answer just a few medical questions and normally, no medical exam is necessary.

#### Pick your payment option:‡

- ▶ The first month is only 1¢
- ▶ Credit Card or Bank Draft
- ▶ Monthly | Quarterly | Semi-Annual | Annual
- ▶ 5% discount for annual payment

‡ The first premium payment will be deducted upon approval of the policy. If monthly payment method is elected, the first deduction will be for two months (1¢ and one full month's premium). Health or occupation at time of issue may affect rates. In Washington state, age minimums apply to policies below \$25,000.

Apply online at [www.ValueLifeGold.com](http://www.ValueLifeGold.com).

## VALUELIFE GOLD MONTHLY PREMIUMS

	ISSUE AGE	\$5,000	\$10,000	\$20,000	\$25,000	\$50,000
FEMALE NON-SMOKERS	1-24	\$7.00	\$8.00	\$10.00	\$10.38	\$14.75
	25-29	\$7.08	\$8.17	\$10.33	\$10.58	\$15.17
	30-34	\$7.17	\$8.33	\$10.67	\$11.00	\$16.00
	35-39	\$7.33	\$8.67	\$11.33	\$11.83	\$17.67
	40-44	\$7.58	\$9.17	\$12.33	\$12.67	\$19.33
	45-49	\$7.88	\$9.75	\$13.50	\$13.92	\$21.83
	50-54	\$8.29	\$10.58	\$15.17	\$15.58	—
	55-59	\$8.92	\$11.83	\$17.67	\$17.67	—
	60-62	\$9.54	\$13.08	\$20.17	—	—
	63-64	\$10.58	\$15.17	\$24.33	—	—
	65-65	\$10.58	\$15.17	—	—	—
	66-68	\$12.25	\$18.50	—	—	—
	69-71	\$13.92	\$21.83	—	—	—
72-74	\$16.00	\$26.00	—	—	—	
FEMALE SMOKERS	1-24	\$7.75	\$9.50	\$13.00	\$11.63	\$17.25
	25-29	\$7.88	\$9.75	\$13.50	\$12.25	\$18.50
	30-34	\$8.00	\$10.00	\$14.00	\$13.08	\$20.17
	35-39	\$8.29	\$10.58	\$15.17	\$14.75	\$23.50
	40-44	\$8.92	\$11.83	\$17.67	\$17.04	\$28.08
	45-49	\$9.75	\$13.50	\$21.00	\$19.54	\$33.08
	50-54	\$11.00	\$16.00	\$26.00	\$24.75	—
	55-59	\$12.67	\$19.33	\$32.67	\$32.04	—
	60-62	\$14.33	\$22.67	\$39.33	—	—
	63-64	\$16.42	\$26.83	\$47.67	—	—
	65-65	\$16.42	\$26.83	—	—	—
	66-68	\$18.92	\$31.83	—	—	—
	69-71	\$21.83	\$37.67	—	—	—
72-74	\$27.25	\$48.50	—	—	—	
MALE NON-SMOKERS	1-24	\$7.67	\$9.33	\$12.67	\$10.38	\$14.75
	25-29	\$7.79	\$9.58	\$13.17	\$10.79	\$15.58
	30-34	\$7.92	\$9.83	\$13.67	\$11.21	\$16.42
	35-39	\$8.13	\$10.25	\$14.50	\$12.04	\$18.08
	40-44	\$8.42	\$10.83	\$15.67	\$13.29	\$20.58
	45-49	\$8.71	\$11.42	\$16.83	\$14.75	\$23.50
	50-54	\$9.21	\$12.42	\$18.83	\$17.67	—
	55-59	\$10.08	\$14.17	\$22.33	\$21.83	—
	60-62	\$11.58	\$17.17	\$28.33	—	—
	63-64	\$13.58	\$21.17	\$36.33	—	—
	65-65	\$13.58	\$21.17	—	—	—
	66-68	\$15.83	\$25.67	—	—	—
	69-71	\$18.50	\$31.00	—	—	—
72-74	\$21.42	\$36.83	—	—	—	
MALE SMOKERS	1-24	\$8.92	\$11.83	\$17.67	\$12.88	\$19.75
	25-29	\$9.08	\$12.17	\$18.33	\$13.08	\$20.17
	30-34	\$9.42	\$12.83	\$19.67	\$13.92	\$21.83
	35-39	\$9.96	\$13.92	\$21.83	\$17.46	\$28.92
	40-44	\$10.58	\$15.17	\$24.33	\$21.63	\$37.25
	45-49	\$11.83	\$17.67	\$29.33	\$27.88	\$49.75
	50-54	\$13.50	\$21.00	\$36.00	\$35.17	—
	55-59	\$16.83	\$27.67	\$49.33	\$47.67	—
	60-62	\$20.58	\$35.17	\$64.33	—	—
	63-64	\$24.75	\$43.50	\$81.00	—	—
	65-65	\$24.75	\$43.50	—	—	—
	66-68	\$29.75	\$53.50	—	—	—
	69-71	\$36.00	\$66.00	—	—	—
72-74	\$49.33	\$92.67	—	—	—	
<b>Accidental Death Option*</b>						
Double Benefit		\$10,000 for \$2.00	\$10,000 for \$2.00	\$20,000 for \$4.00	\$25,000 for \$5.00	\$50,000 for \$10.00
Triple Benefit		\$20,000 for \$4.00	\$20,000 for \$4.00	\$40,000 for \$8.00	\$50,000 for \$10.00	\$100,000 for \$20.00

\* Double or Triple Benefits for covered Accidental Death are available through age 74. Following the first policy billing date after age 75, life coverage continues in its full amount. Accidental death benefits continue at half.



8485 Goodwood Blvd. • Baton Rouge, Louisiana 70806-7878  
(888) 729-5433 • www.ValueLifeGold.com

Policy Form Series ICC13-35-001 and 35-001. Underwritten by Starmount Life Insurance Company and administered by AlwaysCare Benefits, Inc. (a Starmount Life Insurance company).

Please Note: This form is not a contract of insurance. This is a brief description and should be used only as a guide. It does not contain complete policy details. Exclusions may apply. Please see your policy for limitations and exclusions. If questions arise concerning coverage, the policy will govern. Not available in all states. See your policy for state specific guarantees. Call (888) 729-5433, Ext. 2014 for state availability.