



Cash Value Whole Life

If you are looking for long term retirement planning and want a guaranteed death benefit – Cash Value Whole Life Insurance may be the right answer to protect the ones you love and what you own.

Why Buy Cash Value Whole Life Insurance¹?

- Cover living expenses in retirement
- Family Protection – provide funds for your beneficiaries for living expenses
- Children’s educational expenses
- Accumulation – cash value to fund education or retirement income
- Charitable Giving – leave a legacy
- Final Expenses – pay funeral expenses and estate settlement costs
- Cover the mortgage payments and secure your home for your heirs
- Pay debts, credit cards and outstanding loans
- Protects against loss of income
- Membership and fraternal benefits

Products/features may not be available in all states.

1) 13WL Plan Series.

2) Consult your tax advisor regarding your individual situation.

Provides:

- Important insurance protection throughout your lifetime
- Remains in force providing the premiums are paid
- Coverage regardless of changes in health or life situations
- Develops a cash value over time
- Provisions to borrow a portion of the accumulated cash value
- Guaranteed death benefit to your beneficiaries tax-free²

Cash Value Whole Life Insurance Elements:

- Issue Age 0 – 85
- Face Amounts \$15,000 to \$4,000,000
- Dividends – when a dividend is declared, it’s distributed on the certificate anniversary

Available Riders:

- Waiver of Premium
- Accidental Death
- Guaranteed Insurability Option (additional permanent insurance without proof of insurability)
- Level Term Insurance

A Cash Value Whole Life policy can be part of your potential financial success and security with progressive planning. Prioritize your goals by diversifying to reduce risk. Maximize plan contributions to overpower inflation. You can also pass along your assets by charitable giving. Use Cash Value Whole Life for estate conservation and tax efficiency.

Speak to an NCSF Agent Today!

Call 847-342-4500 ext. 236 or email: sales@ncsf.com

Our Insurance Experience means we have the Knowledge to help you make the right choices.



About National Catholic Society of Foresters

MAIN STREET vs. WALL STREET: As a not-for-profit organization, money that would normally be paid to shareholders in a for-profit company is instead given back to the NCSF members and their communities in the form of programs and benefits made possible by insurance sales.

NCSF Mission Statement

NCSF is a community-based insurance organization that offers products and member benefits that assist individuals and their families in achieving financial security, while helping to build stronger communities by supporting service projects that reflect common shared values.

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