



# Life Protector

A Ten-Year Renewable Term Life Insurance Policy to Age 70

Insurance underwritten by  
Freedom Life Insurance Company of America





**Provide  
Peace of  
Mind  
to Your  
loved  
ones with  
Term Life  
Insurance**

## **Life Protector is the Right Choice!**

Providing peace of mind for Your family is essential. If something unforeseen were to happen to You, would Your family be taken care of financially? With America's Choice Life Protector You can help provide the financial security Your family needs and deserves.

### **Advantages of Freedom Life's Life Protector**

#### **Convenient**

Life Protector is a great option to be included with Our portfolio of health coverages.

#### **Pure and Simple**

Provides protection to help with obligations like mortgage, car payment, childcare or educational expenses and other obligations.

#### **Peace of Mind**

Provides protection in the event of unforeseen death.

#### **Not Taxable to Beneficiaries**

Provides valuable life insurance benefits that in most instances are free from income tax for the beneficiary.

#### **Economical**

Purchase the amount of coverage You need at a low initial cost. With premium payment options of \$10 to \$50, all in \$5 increments, it's easy to find an economical solution to Your life insurance needs.

**Use the charts on pages 3-6 to find Your best rates and benefit amounts!**



Male Non-Smoker				RATES					
Monthly*	\$10	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
18	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
19	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
20	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
21	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
22	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
23	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
24	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
31	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
32	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	52,051	85,096	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	50,628	82,770	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37	49,021	80,143	n/a	n/a	n/a	n/a	n/a	n/a	n/a
38	47,270	77,281	n/a	n/a	n/a	n/a	n/a	n/a	n/a
39	45,640	74,616	n/a	n/a	n/a	n/a	n/a	n/a	n/a
40	43,910	71,787	99,664	n/a	n/a	n/a	n/a	n/a	n/a
41	40,459	66,144	91,830	n/a	n/a	n/a	n/a	n/a	n/a
42	37,510	61,324	85,138	n/a	n/a	n/a	n/a	n/a	n/a
43	35,095	57,375	79,655	n/a	n/a	n/a	n/a	n/a	n/a
44	32,739	53,523	74,307	95,095	n/a	n/a	n/a	n/a	n/a
45	30,679	50,156	69,632	89,113	n/a	n/a	n/a	n/a	n/a
46	28,076	45,900	63,724	81,552	99,376	n/a	n/a	n/a	n/a
47	25,665	41,958	58,252	74,548	90,842	n/a	n/a	n/a	n/a
48	23,515	38,444	53,373	68,305	83,234	98,162	n/a	n/a	n/a
49	21,597	35,308	49,019	62,732	76,443	90,154	n/a	n/a	n/a
50	19,882	32,504	45,127	57,751	70,373	82,996	95,620	n/a	n/a
51	18,238	29,817	41,396	52,976	64,555	76,134	87,715	99,293	n/a
52	16,634	27,194	37,754	48,316	58,876	69,436	79,998	90,558	n/a
53	15,041	24,589	34,138	43,688	53,237	62,786	72,336	81,885	91,435
54	13,585	22,210	30,834	39,460	48,085	56,710	65,336	73,960	82,587
55	12,320	20,142	27,964	35,787	43,609	51,431	59,254	67,076	74,899
56	11,149	18,227	25,306	32,385	39,463	46,542	53,621	60,699	67,779
57	10,093	16,500	22,907	29,316	35,723	42,131	48,539	54,947	61,355
58	9,191	15,027	20,862	26,698	32,534	38,369	44,205	50,041	55,877
59	8,407	13,745	19,083	24,421	29,759	35,096	40,435	45,772	51,111
60	7,714	12,612	17,510	22,408	27,306	32,203	37,102	41,999	46,898

All Rates Include \$25 Annual Policy Fee

\*Monthly bank draft premiums shown. For other payment modes, multiply the monthly bank draft premium by the following:

MONTHLY DIRECT 1.0588

QUARTERLY 3.1176

SEMI-ANNUAL 6.1765

ANNUAL 11.7647

Male Smoker				RATES					
Monthly*	\$10	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
18	27,012	44,160	61,309	78,461	95,609	n/a	n/a	n/a	n/a
19	27,012	44,160	61,309	78,461	95,609	n/a	n/a	n/a	n/a
20	27,012	44,160	61,309	78,461	95,609	n/a	n/a	n/a	n/a
21	27,012	44,160	61,309	78,461	95,609	n/a	n/a	n/a	n/a
22	27,012	44,160	61,309	78,461	95,609	n/a	n/a	n/a	n/a
23	27,012	44,160	61,309	78,461	95,609	n/a	n/a	n/a	n/a
24	27,012	44,160	61,309	78,461	95,609	n/a	n/a	n/a	n/a
25	27,012	44,160	61,309	78,461	95,609	n/a	n/a	n/a	n/a
26	27,012	44,160	61,309	78,461	95,609	n/a	n/a	n/a	n/a
27	27,012	44,160	61,309	78,461	95,609	n/a	n/a	n/a	n/a
28	27,012	44,160	61,309	78,461	95,609	n/a	n/a	n/a	n/a
29	27,012	44,160	61,309	78,461	95,609	n/a	n/a	n/a	n/a
30	27,012	44,160	61,309	78,461	95,609	n/a	n/a	n/a	n/a
31	26,855	43,904	60,954	78,006	95,055	n/a	n/a	n/a	n/a
32	26,700	43,651	60,602	77,556	94,507	n/a	n/a	n/a	n/a
33	26,547	43,401	60,255	77,112	93,966	n/a	n/a	n/a	n/a
34	26,396	43,154	59,912	76,672	93,430	n/a	n/a	n/a	n/a
35	26,172	42,788	59,404	76,023	92,638	n/a	n/a	n/a	n/a
36	25,384	41,499	57,614	73,732	89,847	n/a	n/a	n/a	n/a
37	24,446	39,966	55,485	71,008	86,528	n/a	n/a	n/a	n/a
38	23,396	38,250	53,104	67,960	82,813	97,667	n/a	n/a	n/a
39	22,433	36,676	50,918	65,162	79,404	93,646	n/a	n/a	n/a
40	21,497	35,144	48,791	62,441	76,088	89,735	n/a	n/a	n/a
41	19,182	31,360	43,538	55,718	67,896	80,075	92,255	n/a	n/a
42	17,318	28,312	39,307	50,303	61,297	72,292	83,288	94,282	n/a
43	15,838	25,892	35,947	46,003	56,058	66,113	76,169	86,224	96,280
44	14,431	23,593	32,755	41,919	51,081	60,243	69,407	78,569	87,732
45	13,123	21,455	29,786	38,119	46,450	54,782	63,115	71,446	79,779
46	11,863	19,394	26,926	34,458	41,990	49,521	57,054	64,585	72,118
47	10,736	17,552	24,367	31,184	38,000	44,816	51,633	58,448	65,265
48	9,753	15,944	22,136	28,328	34,520	40,712	46,904	53,096	59,288
49	8,883	14,523	20,162	25,802	31,442	37,081	42,722	48,361	54,002
50	8,092	13,229	18,366	23,504	28,641	33,778	38,916	44,053	49,191
51	7,424	12,137	16,850	21,564	26,277	30,990	35,704	40,417	45,131
52	6,763	11,056	15,350	19,644	23,937	28,231	32,525	36,818	41,112
53	6,116	9,998	13,881	17,764	21,646	25,529	29,412	33,294	37,178
54	5,521	9,027	12,532	16,038	19,544	23,049	26,555	30,060	33,566
55	5,014	8,196	11,379	14,563	17,746	20,929	24,112	27,295	30,478
56	n/a	7,495	10,405	13,316	16,227	19,137	22,048	24,958	27,869
57	n/a	6,857	9,520	12,183	14,846	17,508	20,172	22,834	25,498
58	n/a	6,311	8,762	11,213	13,664	16,115	18,566	21,017	23,468
59	n/a	5,832	8,097	10,363	12,628	14,893	17,158	19,423	21,688
60	n/a	5,412	7,513	9,615	11,716	13,818	15,920	18,021	20,123

All Rates Include \$25 Annual Policy Fee

\*Monthly bank draft premiums shown. For other payment modes, multiply the monthly bank draft premium by the following:

MONTHLY DIRECT 1.0588

QUARTERLY 3.1176

SEMI-ANNUAL 6.1765

ANNUAL 11.7647

RATES						Female Non-Smoker			
Monthly*	\$10	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
18	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
19	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
20	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
21	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
22	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
23	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
24	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
30	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
31	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
32	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
33	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	60,556	99,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	58,270	95,264	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37	56,152	91,800	n/a	n/a	n/a	n/a	n/a	n/a	n/a
38	53,866	88,064	n/a	n/a	n/a	n/a	n/a	n/a	n/a
39	51,760	84,620	n/a	n/a	n/a	n/a	n/a	n/a	n/a
40	49,545	81,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
41	46,793	76,500	n/a	n/a	n/a	n/a	n/a	n/a	n/a
42	43,910	71,787	99,664	n/a	n/a	n/a	n/a	n/a	n/a
43	41,362	67,621	93,879	n/a	n/a	n/a	n/a	n/a	n/a
44	39,093	63,911	88,730	n/a	n/a	n/a	n/a	n/a	n/a
45	37,060	60,588	84,116	n/a	n/a	n/a	n/a	n/a	n/a
46	34,188	55,893	77,598	99,306	n/a	n/a	n/a	n/a	n/a
47	31,729	51,873	72,017	92,164	n/a	n/a	n/a	n/a	n/a
48	29,601	48,393	67,185	85,981	n/a	n/a	n/a	n/a	n/a
49	27,823	45,486	63,150	80,817	98,480	n/a	n/a	n/a	n/a
50	26,246	42,909	59,572	76,238	92,901	n/a	n/a	n/a	n/a
51	23,941	39,140	54,339	69,540	84,739	99,938	n/a	n/a	n/a
52	21,955	35,893	49,832	63,773	77,711	91,649	n/a	n/a	n/a
53	20,185	33,000	45,815	58,632	71,447	84,261	97,078	n/a	n/a
54	18,493	30,234	41,974	53,717	65,457	77,198	88,940	n/a	n/a
55	16,907	27,641	38,374	49,109	59,843	70,577	81,312	92,046	n/a
56	15,598	25,500	35,402	45,306	55,209	65,111	75,015	84,918	94,822
57	14,320	23,411	32,502	41,595	50,686	59,777	68,870	77,961	87,054
58	13,142	21,485	29,828	38,173	46,516	54,860	63,204	71,548	79,892
59	12,032	19,671	27,310	34,951	42,590	50,229	57,869	65,508	73,148
60	11,030	18,032	25,035	32,038	39,040	46,043	53,046	60,049	67,052

All Rates Include \$25 Annual Policy Fee

\*Monthly bank draft premiums shown. For other payment modes, multiply the monthly bank draft premium by the following:

MONTHLY DIRECT 1.0588

QUARTERLY 3.1176

SEMI-ANNUAL 6.1765

ANNUAL 11.7647

Female Smoker				Rates					
Monthly*	\$10	\$15	\$20	\$25	\$30	\$35	\$40	\$45	\$50
18	33,327	54,486	75,644	96,806	n/a	n/a	n/a	n/a	n/a
19	33,327	54,486	75,644	96,806	n/a	n/a	n/a	n/a	n/a
20	33,327	54,486	75,644	96,806	n/a	n/a	n/a	n/a	n/a
21	33,327	54,486	75,644	96,806	n/a	n/a	n/a	n/a	n/a
22	33,327	54,486	75,644	96,806	n/a	n/a	n/a	n/a	n/a
23	33,327	54,486	75,644	96,806	n/a	n/a	n/a	n/a	n/a
24	33,327	54,486	75,644	96,806	n/a	n/a	n/a	n/a	n/a
25	33,327	54,486	75,644	96,806	n/a	n/a	n/a	n/a	n/a
26	33,327	54,486	75,644	96,806	n/a	n/a	n/a	n/a	n/a
27	33,327	54,486	75,644	96,806	n/a	n/a	n/a	n/a	n/a
28	33,327	54,486	75,644	96,806	n/a	n/a	n/a	n/a	n/a
29	33,327	54,486	75,644	96,806	n/a	n/a	n/a	n/a	n/a
30	33,327	54,486	75,644	96,806	n/a	n/a	n/a	n/a	n/a
31	33,327	54,486	75,644	96,806	n/a	n/a	n/a	n/a	n/a
32	33,327	54,486	75,644	96,806	n/a	n/a	n/a	n/a	n/a
33	33,327	54,486	75,644	96,806	n/a	n/a	n/a	n/a	n/a
34	32,170	52,594	73,017	93,444	n/a	n/a	n/a	n/a	n/a
35	30,679	50,156	69,632	89,113	n/a	n/a	n/a	n/a	n/a
36	29,601	48,393	67,185	85,981	n/a	n/a	n/a	n/a	n/a
37	28,508	46,606	64,705	82,806	n/a	n/a	n/a	n/a	n/a
38	27,493	44,947	62,401	79,858	97,312	n/a	n/a	n/a	n/a
39	26,471	43,277	60,083	76,891	93,697	n/a	n/a	n/a	n/a
40	25,523	41,727	57,931	74,138	90,342	n/a	n/a	n/a	n/a
41	23,338	38,154	52,970	67,788	82,605	97,421	n/a	n/a	n/a
42	21,250	34,741	48,232	61,725	75,216	88,706	n/a	n/a	n/a
43	19,302	31,556	43,810	56,067	68,321	80,575	92,831	n/a	n/a
44	17,581	28,742	39,903	51,066	62,228	73,389	84,552	95,713	n/a
45	16,113	26,343	36,572	46,803	57,033	67,263	77,494	87,723	97,955
46	14,409	23,557	32,705	41,854	51,002	60,149	69,299	78,446	87,596
47	12,976	21,214	29,452	37,692	45,930	54,168	62,408	70,646	78,885
48	11,788	19,271	26,754	34,239	41,723	49,206	56,691	64,174	71,659
49	10,798	17,654	24,509	31,366	38,221	45,077	51,934	58,789	65,646
50	9,962	16,287	22,612	28,938	35,262	41,587	47,913	54,238	60,563
51	9,210	15,057	20,904	26,751	32,598	38,445	44,293	50,140	55,988
52	8,563	13,999	19,435	24,872	30,309	35,745	41,182	46,618	52,055
53	7,960	13,013	18,066	23,120	28,174	33,227	38,281	43,334	48,388
54	7,394	12,089	16,783	21,478	26,172	30,867	35,562	40,256	44,951
55	6,868	11,228	15,589	19,950	24,310	28,670	33,031	37,391	41,752
56	6,381	10,432	14,483	18,534	22,585	26,636	30,688	34,739	38,791
57	5,916	9,672	13,428	17,185	20,941	24,697	28,454	32,210	35,967
58	5,479	8,957	12,436	15,915	19,393	22,872	26,351	29,829	33,308
59	5,068	8,286	11,504	14,722	17,940	21,158	24,376	27,594	30,812
60	n/a	7,654	10,626	13,599	16,571	19,543	22,516	25,488	28,461

All Rates Include \$25 Annual Policy Fee

\*Monthly bank draft premiums shown. For other payment modes, multiply the monthly bank draft premium by the following:

MONTHLY DIRECT 1.0588

QUARTERLY 3.1176

SEMI-ANNUAL 6.1765

ANNUAL 11.7647

## Features

- Premium payment options of \$10, \$15, \$20, \$25, \$30, \$35, \$40, \$45 or \$50 through monthly bank draft. The amount of the Policy's Death Benefit depends upon Your monthly premium payment which is selected at the time of application.
- Premiums are guaranteed for ten (10) years. You may keep Your Life Protector Policy beyond ten (10) years, and Your premiums will be adjusted accordingly.

## Additional Information

The Policy is effective and the first premium due on or before the Issue Date. All premiums are payable on or before their due date, and must be paid to the Company at its Home Office. Any premium not paid on or before its due date is a premium in default. If a premium in default is not paid before the end of the grace period, the Policy will terminate.

## Renewal Provision

The Policy may be renewed at the end of the first term period (ten years) and any later term period until the date the Policy ends. To renew, send the applicable renewable premium within thirty-one (31) days after the end of the preceding term and while the Policy is in force. The Policy is renewable until the Insured reaches age 70.

## Suicide

If the Insured dies by suicide while sane or insane, within two (2) years of the Issue Date of the Policy, the Death Benefits payable will be limited to an amount equal to premiums paid.

## Alternative Dispute Resolution

The Policy contains Alternative Dispute Resolution Procedures for the prompt, efficient and cost effective resolution of any Disputes. This Policy provision provides for the parties to first attempt to achieve resolution of any Dispute through negotiation. If the parties cannot reach an agreement through negotiation, the Policy provides for resolution to be then attempted through non-binding mediation. Finally, if the parties cannot reach an agreement through mediation, the Policy provides for a neutral arbitrator to assist the parties with resolution through binding arbitration.

Arbitration not applicable in the following states: Arkansas, Florida, Georgia, Indiana, Kansas, Kentucky, Louisiana, Mississippi, Nebraska, Nevada, Ohio, Oklahoma, South Carolina, South Dakota, Tennessee, Virginia and West Virginia



Policy: State(s):

10TERM-P-AL-FLIC: Alabama  
10TERM-P-AZ-FLIC: Arizona  
10TERM-P-AR-FLIC: Arkansas  
10TERM-P-FL-FLIC: Florida  
10TERM-P-GA-FLIC: Georgia  
10TERM-P-IN-FLIC: Indiana  
10TERM-P-KS-FLIC: Kansas  
10TERM-P-KY-FLIC: Kentucky  
10TERM-P-LA-FLIC REV 0421: Louisiana  
10TERM-P-MI-FLIC: Michigan  
10TERM-P-MS-FLIC: Mississippi

Policy: State(s):

10TERM-P-NE-FLIC: Nebraska  
10TERM-P-OK-FLIC: Oklahoma  
10TERM-P-SC-FLIC: South Carolina  
10TERM-P-SD-FLIC: South Dakota  
10TERM-P-TN-FLIC: Tennessee  
10TERM-P-TX-FLIC: Texas  
10TERM-P-VA-FLIC: Virginia  
10TERM-P-WV-FLIC: West Virginia  
10TERM-P-WY-FLIC: Wyoming  
10TERM-P-FLIC: Delaware, Iowa, Nevada, Ohio  
and Pennsylvania