

Impaired Risk

\$250,000

- ✓ **Graded Death Benefit 10 Year Term, 20 Year Term, 30 Year Term, and Whole Life**
- ✓ **Face Amounts Up To \$250,000**
- ✓ **Issued Ages 20-75**
- ✓ **No Medical Requirements (No Exam, No APS, No EKG and No Blood Test)**
- ✓ **Accept/Reject Depends on Answers To The Health Questions.**
- ✓ **No Lengthy Approval Process**
- ✓ **AM Best Rated A- (“Excellent”)**



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