

## TERM RIDER AVAILABLE ON THE CHILDREN

A Children's Term Rider (CTR) offering a level death benefit of life insurance protection is available to be added to your policy. The CTR charges one level premium regardless of the number of children insured by the rider. All eligible children and future unborn children, after reaching 15 days old, are covered. The CTR protects the child's insurability and can be converted, without a health exam or underwriting, to a fixed premium permanent plan of insurance for up to five times the coverage amount of the CTR. This option to convert is available depending on the provision in the policy contract. Each child's coverage terminates on the earlier date of the child's 25th birthday or rider expiry.

## DIVIDENDS\* CAN ENHANCE A PERMANENT POLICY

Dividends may be paid by SFB on a permanent life policy on the policy anniversary after the first year. The owner of the policy can choose how to apply any dividends that the policy might earn. Options include:

- Dividends may be used to purchase participating paid-up additional insurance protection, increasing the policy's cash value and death benefit.
- Dividends may be left in the policy to accumulate and earn interest.
- Dividends may be applied to your premium payment each year, reducing the amount you pay out of pocket.
- Dividends may be paid to you directly each year.  
\* *Dividends are not guaranteed and are based on the Company's experience in investment earnings, mortality, expenses and taxes.*

Form 06335 (rev. 1/1/2019)  
Policy Forms LP204 AND LP204 FL

## CASH VALUE GROWS WITH A PERMANENT LIFE POLICY THROUGH THE YEARS

In addition to providing a death benefit, permanent life insurance can grow in cash value. This cash value can help with college costs, a down payment on a new home, or be taken as a policy loan when an emergency arises. You may be able to annuitize the cash value to supplement your retirement income. It is always advisable that you contact your tax advisor about any possible tax implications.

*Life Insurance policies are subject  
to underwriting approval  
and issued by Southern Farm Bureau®  
Life Insurance Company.*

*Product guarantees are based on the claims  
paying ability of the insurer.*

Contact your  
Farm Bureau® Insurance  
agent for complete  
costs and details.

Your Friends  
for Life.



SOUTHERN FARM BUREAU®  
LIFE INSURANCE COMPANY

# Permanent INSURANCE



## CUSTOMIZE A PERMANENT PLAN TO MEET YOUR INSURANCE NEEDS

Whatever your family's life insurance needs, let your Farm Bureau® Insurance Agent build the right plan for you. Start with a permanent life policy which is the foundation of any life insurance plan and then add term coverage if there are temporary needs.

With a permanent life policy from Southern Farm Bureau® Life Insurance Company (SFB), you are covered to age 100. Permanent life insurance provides protection for the insured with guaranteed premiums.

A permanent life policy may be right for you. It pays a death benefit to the beneficiary at the insured's death. Securing your family's financial future at your death is a responsibility that should be taken seriously.

*Your policy contains explanations of premium payments and loans. Other limitations and/or exclusions may apply.*

### PERMANENT LIFE PLANS

These plans provide protection to age 100. Guaranteed cash values grow through the years. Dividends\* can further enhance the cash values and death benefit.

#### ■ Whole Life Insurance

- Premiums are guaranteed level to age 100.

#### ■ 20 Pay Life

- Premiums are guaranteed level and payable for 20 years.
- Assuming that premiums are paid on time and there are no outstanding loans, the policy will be paid up.

#### ■ 30 Pay Life

- Premiums are guaranteed level and payable for 30 years.
- Assuming that premiums are paid on time and there are no outstanding loans, the policy will be paid up.

#### ■ Single Premium Whole Life

- One lump sum premium is paid at inception of the policy. No future premiums are needed or allowed.
- No riders (except Accelerated Benefit Rider) are allowed with this policy.

### RIDERS AVAILABLE ON THE PRIMARY INSURED

#### ■ 10 Year Term Premier Rider

- Level death benefit and guaranteed level premiums for 10 years
- Convertible to a fixed premium permanent life insurance policy without proving insurability in first 5 years
- Non-participating in dividends\*

#### ■ 20 Year Term Premier Rider

- Level death benefit and guaranteed level premiums for 20 years
- Convertible to a fixed premium permanent life insurance policy without proving insurability in first 10 years
- Non-participating in dividends\*

#### ■ 10 Year Participating Term Rider

- Level death benefit and guaranteed level premiums for 10 years
- Convertible to a fixed premium permanent life insurance policy without proving insurability in first 7 years
- Participates in dividends\*

#### ■ 20 Year Participating Term Rider

- Level death benefit and guaranteed level premiums for 20 years
- Convertible to a fixed premium permanent life insurance policy without proving insurability in first 15 years
- Participates in dividends\*

#### ■ Single Premium Paid Up Additions Rider

- Single Premium paid at issue of the base policy
- Permanent Paid-Up Insurance with a level death benefit to age 100 or until base plan otherwise terminates
- Participates in dividends\*

### TERM RIDERS AVAILABLE ON THE SPOUSE

#### ■ 10 Year Premier Spouse Term Rider

- Level benefit and guaranteed level premiums for 10 years
- Convertible to a fixed premium permanent life insurance policy without proving insurability in first 5 years
- Non-participating in dividends\*

#### ■ 20 Year Premier Spouse Term Rider

- Level benefit and guaranteed level premiums for 20 years
- Convertible to a fixed premium permanent life insurance policy without proving insurability in first 10 years
- Non-participating in dividends\*

### OTHER BENEFITS AVAILABLE

**Accelerated Benefit Rider (ABR)** allows the insured to acquire a portion of the policy benefits in the event of terminal illness. ABR is available at no additional cost unless exercised. Any benefits received under the ABR may adversely affect the recipient's eligibility for public assistance programs; and the benefits received under this rider may be taxable.

**Waiver of Premium Agreement (WP)** waives premiums on the policy while the insured is disabled as described in the policy contract. WP is available for an additional premium.

**Premium Insurance** (Payor Death or Death/ Disability) waives premiums coming due after the death or during the total disability of the Premium Payor until the Insured child reaches age 25.

**Guaranteed Insurability Option (GIO)** guarantees that on each option date a new life policy may be purchased on the life of the insured without evidence of insurability. GIO is available for an additional premium. The maximum issue age of the insured in order to be considered for the GIO benefit is 37.