



A SIMPLE DAILY STRATEGY TO PROTECT YOUR FUTURE

Pay Yourself First

Permanent life insurance for just \$1, \$2, or \$3 a day

\$1

per day

\$2

per day

\$3

per day

HOW IT WORKS

Simple as 1–2–3

Choose to invest the first \$1, \$2, or \$3 you earn every day. Based on your age and smoker status, that contribution purchases a permanent life insurance policy tailored to you.

1

Choose your daily amount

2

We match it to your age & profile

3

Your policy is in force — for life

Guarantee Issued

No medical exams or questions required

KEY ADVANTAGES

Built to stay with you

- ✓ Price & Benefit Stability
- ✓ Guarantee Issued Options
- ✓ Portable at the Same Rate
- ✓ You Own Your Policy

*This is your personal asset — not your employer's.
If you change jobs or retire, coverage comes with you.*

WHAT THIS PROTECTION PROVIDES

Two layers of coverage

Permanent Life Insurance

- Financial protection for your family
- Tax-advantaged death benefit
- Coverage that lasts your lifetime
- Builds cash value over time

Long-Term Care & Home Health

- Living benefits for you personally
- Protection vs. rising care costs
- Helps preserve retirement savings

WHY IT MATTERS

Start early. Save more.

Healthcare costs continue to rise. Long-term care expenses can deeply impact retirement savings and family security. The Pay Yourself First Principle helps you take control today — before it gets more costly or harder to qualify for.

A Small Daily Investment. A Lifetime of Protection.

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