

Madison National Life Insurance Company, Inc. MNL LifeShield Plus

An individual whole life insurance plan specially designed for members of the United States Armed Forces.

This explanation is provided for your easy reference and does not modify, change or add to the provisions of the policy contract. Benefits and coverage provided under Policy Form #IWLM-P-0209 (form No. varies by state).

Underwritten by
Madison National Life
Insurance Company,
Inc.

 **Madison National
Life Insurance Company**
Independence Holding Group

IWLM-AD2-0409



The Concept

MNL LifeShield Plus was specifically designed for the service member in mind. This plan can provide quick protection with no war or terrorism clause regardless of deployment status or areas of travel. During your military career flexible policy options are available while cash value continues to grow.

The Coverage

MNL LifeShield Plus provides valuable life insurance protection during and after military service. "No War Clause" is a part of each policy issued. While planned premiums are met, coverage may remain in force through your lifetime.

The Cash Values

Over time your MNL LifeShield Plus policy will develop cash values. You may receive these funds by borrowing from this cash value at a competitive interest rate. Interest accrues on outstanding loan amounts and may reduce the life insurance death benefit. These cash values may also be used as collateral and for securing credit.

Continuity and Continuation

MNL LifeShield Plus can be used in conjunction with Servicemember's Group Life Insurance (SGLI) during military service. Upon separation or retirement, your plan continues seamlessly into civilian life.

Convenience

When you apply for the MNL LifeShield Plus, a flexible monthly premium is determined to fit your lifestyle and needs. Although government allotment is the preferred premium mode, monthly bank drafts and debit card payment options are available.



The Company and its Character

MNL, founded in 1961, is a member of the IHC Group which provides strength, vision and stability to over one million lives. The IHC Group is a New York Stock Exchange traded company (NYSE: IHC) with combined assets which total over \$1.3 billion.

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