



Does your life insurance policy have an “Accelerated Death Benefit Rider”?

Join thousands of others who have used their Accelerated Death Benefit Rider to get the money they need today.

An Accelerated Death Benefit Rider is a provision within a life insurance policy that allows you to borrow up to \$500,000 directly from your insurance company. In order to qualify, you must be diagnosed with a life-limiting illness. Upon your passing, the loan is repaid using the death benefit proceeds, with the remainder going to your policy’s beneficiaries.

Our professional counselors are available to review your policy at no charge to help determine your eligibility. We can even assist you with the proper filing of your accelerated death benefit claim.

If your policy does not have an Accelerated Death Benefit Rider, you may still qualify for a Living Benefit Loan™ which offers many of the same advantages with added flexibility.

Call us today to get started!

1-888-274-1777

www.LifeCreditCompany.com

Living Benefit Loan™ not available in all states.

How to apply for a Living Benefit Loan™

- 1 A counselor will speak with you to assess your financial needs, review your life insurance policy and determine your eligibility.
- 2 If eligible, you will be asked to complete a loan application and provide requested documentation.
- 3 We will complete our review and notify you of approval.

Did you know?

If you own a life insurance policy, you may be eligible to borrow up to \$500,000 of your death benefit today.

Living Benefit Loan™

A Living Benefit Loan™ enables you to borrow money against your life insurance policy without the personal obligation to repay. Upon your passing, the loan is repaid using your policy’s death benefit proceeds, with the remainder going to your beneficiaries. You will not be obligated to make loan payments or incur any out-of-pocket expenses. You will not be required to pay insurance premiums, give up ownership of your policy, or pledge additional collateral. You will have the money you need, to spend on whatever you want, without restrictions.

To qualify, you must be diagnosed with a life-limiting illness and have an in-force life insurance policy. You will not be rejected due to a lack of income, poor credit history or previous bankruptcy.

Our program is designed to help you and your loved ones cope with the financial hardships that can be brought on by a life-limiting illness. With these funds you could:

- Replace lost income.
- Restore your savings.
- Pay your medical bills.
- Improve your medical care.
- Purchase gifts for loved ones.
- Take your family on that dream vacation.

