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KEMPER SENIOR SOLUTIONS

Guaranteed Issue Whole Life Insurance Plan



Insurance Benefits Provided by **Reserve National Insurance Company**
A Kemper Life & Health Company

B-MWL-SS (04/16)



KEMPER SENIOR SOLUTIONS

Peace of Mind Starts Here



Insurance Benefits Provided by **Reserve National Insurance Company**

Providing Life and Health Insurance for More Than 55 Years

A Kemper Life & Health Company

A History of Excellence

Kemper Corporation¹ brings a high level of personalized service to their customers. Here are a few things you should know about us:

- Our focus is on meeting the needs of our policyholders. With our finger on the pulse of the ever-changing healthcare industry we continue to develop new and innovative solutions for our clients' needs.
- More than 6 million policyholders have their basic insurance and financial needs met by our nationwide network of career and independent agents.
- With more than \$8 billion in assets, we employ more than 6,500 associates.
- We are led by a seasoned management team that values ethical behavior and no-nonsense business results.

¹ Neither Kemper nor any of its other subsidiaries is responsible for the insurance products of Reserve National Insurance Company.

Reserve National Insurance Company is a Kemper Life and Health company. Here is a brief overview of our company and our ability to provide you with a policy and a service you can depend on:

- **Stability.** Reserve National stands for integrity, fairness and financial stability. Our company has the approval and confidence of policyholders throughout the country.
- **Financial Rating.** Reserve National Insurance Company has held a prestigious "A-" Excellent rating for our overall financial stability, by A.M. Best Company, one of the leading insurance rating companies in the country.
- **Our People.** Our team is a family, from our home office to our agents across the nation. We work together to assure you get the products and services you deserve, with unsurpassed attention to customer service. Our focus is on you, the policyholder.

We believe the right insurance plan for you, is the one that meets your needs and comes from a company you can trust.

Guaranteed Issue Whole Life Insurance Plan

Protecting your family in their time of need.

Our Guaranteed Issue Whole Life Insurance Plan is an affordable solution that offers you the peace of mind that your family will be provided for in the event of your death.

WHAT THE GUARANTEED ISSUE LIFE INSURANCE PLAN MEANS TO YOU:

- You are not required to answer **any** questions about your health when applying for this policy.
- For accidental death **anytime** the policy in force, you receive the face amount you selected on your application: \$25,000, \$20,000, \$15,000, \$10,000, \$7,500, \$5,000, \$4,000, \$3,000, or \$2,000.
- For non-accidental death after the second policy year, you receive the face amount you selected on your application: \$25,000, \$20,000, \$15,000, \$10,000, \$7,500, \$5,000, \$4,000, \$3,000, or \$2,000.
- For non-accidental death anytime during the first two policy years, you receive 120 PERCENT of premiums paid.
- You can borrow from the cash value of the policy for the necessary premium to prevent the policy from lapsing.
- Smokers pay **no more premium** than non-smokers.
- Your policy can **never** be cancelled if your premium is paid.
- Your premium is guaranteed **never** to increase.
- Issue ages for this policy are 40 through 80.* You choose the death benefit that fits your needs: \$25,000, \$20,000, \$15,000, \$10,000, \$7,500, \$5,000, \$4,000, \$3,000, or \$2,000.

* In Missouri, issue ages are 40 through 75.

This is a brief description of benefits only. Only the actual policy provisions will control. Benefits and policy provisions may vary by state.

Policy Form Series MWL-97, ICC12 MWL-97-2 and MWL-97-2

CHOOSE YOUR BENEFIT:

- \$25,000**
- \$20,000**
- \$15,000**
- \$10,000**
- \$ 7,500**
- \$ 5,000**
- \$ 4,000**
- \$ 3,000**
- \$ 2,000**

Whole Life Monthly Premiums – Male

Issue Age	BANK DRAFT MONTHLY PREMIUMS								
	\$2,000	\$3,000	\$4,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000
40	\$18.07	\$25.02	\$31.97	\$ 38.93	\$ 56.51	\$ 73.37	\$107.82	\$142.26	\$176.72
41	\$18.33	\$25.42	\$32.50	\$ 39.59	\$ 57.50	\$ 74.72	\$109.82	\$144.95	\$180.05
42	\$18.60	\$25.82	\$33.04	\$ 40.26	\$ 58.50	\$ 76.05	\$111.84	\$147.62	\$183.41
43	\$18.87	\$26.23	\$33.58	\$ 40.94	\$ 59.52	\$ 77.37	\$113.82	\$150.27	\$186.72
44	\$19.14	\$26.62	\$34.11	\$ 41.60	\$ 60.53	\$ 78.71	\$115.83	\$152.94	\$190.07
45	\$19.40	\$27.02	\$34.64	\$ 42.26	\$ 61.53	\$ 80.06	\$117.83	\$155.60	\$193.40
46	\$19.62	\$27.34	\$35.07	\$ 42.80	\$ 62.36	\$ 81.14	\$119.46	\$157.79	\$196.11
47	\$19.82	\$27.64	\$35.47	\$ 43.29	\$ 63.11	\$ 82.13	\$120.96	\$159.77	\$198.60
48	\$20.24	\$28.27	\$36.31	\$ 44.34	\$ 64.67	\$ 84.23	\$124.07	\$163.94	\$203.82
49	\$20.40	\$28.51	\$36.63	\$ 44.75	\$ 65.28	\$ 85.01	\$125.28	\$165.54	\$205.82
50	\$20.54	\$28.73	\$36.92	\$ 45.11	\$ 65.84	\$ 85.74	\$126.38	\$167.00	\$207.62
51	\$21.06	\$29.51	\$37.96	\$ 46.41	\$ 67.80	\$ 88.35	\$130.28	\$172.22	\$214.14
52	\$21.56	\$30.25	\$38.95	\$ 47.64	\$ 69.65	\$ 90.78	\$133.95	\$177.11	\$220.25
53	\$22.01	\$30.93	\$39.85	\$ 48.77	\$ 71.36	\$ 93.08	\$137.37	\$181.67	\$225.96
54	\$22.43	\$31.56	\$40.70	\$ 49.83	\$ 72.96	\$ 95.19	\$140.55	\$185.90	\$231.26
55	\$23.02	\$32.45	\$41.87	\$ 51.30	\$ 75.18	\$ 98.09	\$144.84	\$191.64	\$238.41
56	\$23.48	\$33.13	\$42.79	\$ 52.45	\$ 76.86	\$100.31	\$148.16	\$196.02	\$243.87
57	\$23.73	\$33.51	\$43.29	\$ 53.08	\$ 77.77	\$101.51	\$149.96	\$198.39	\$246.83
58	\$24.48	\$34.64	\$44.79	\$ 54.95	\$ 80.55	\$105.14	\$155.39	\$205.63	\$255.85
59	\$25.04	\$35.48	\$45.92	\$ 56.36	\$ 82.68	\$107.98	\$159.58	\$211.19	\$262.79
60	\$25.73	\$36.52	\$47.30	\$ 58.08	\$ 85.24	\$111.36	\$164.62	\$217.88	\$271.15
61	\$26.40	\$37.52	\$48.64	\$ 59.76	\$ 87.76	\$114.67	\$169.56	\$224.46	\$279.36
62	\$27.09	\$38.55	\$50.01	\$ 61.47	\$ 90.31	\$117.99	\$174.51	\$231.07	\$287.59
63	\$27.93	\$39.81	\$51.70	\$ 63.58	\$ 93.43	\$122.14	\$180.67	\$239.21	\$297.76
64	\$28.73	\$41.01	\$53.29	\$ 65.57	\$ 96.41	\$126.03	\$186.47	\$246.92	\$307.36
65	\$29.48	\$42.13	\$54.79	\$ 67.45	\$ 99.18	\$129.68	\$191.92	\$254.17	\$316.41
66	\$30.38	\$43.49	\$56.60	\$ 69.70	\$102.60	\$134.23	\$198.76	\$263.29	\$327.83
67	\$31.12	\$44.59	\$58.06	\$ 71.54	\$105.41	\$137.94	\$204.33	\$270.73	\$337.14
68	\$31.75	\$45.55	\$59.34	\$ 73.13	\$107.80	\$141.14	\$209.15	\$277.17	\$345.18
69	\$32.27	\$46.33	\$60.38	\$ 74.43	\$109.80	\$143.77	\$213.11	\$282.47	\$351.80
70	\$32.69	\$46.95	\$61.21	\$ 75.48	\$111.39	\$145.90	\$216.33	\$286.76	\$357.19
71	\$33.12	\$47.59	\$62.06	\$ 76.54	\$113.02	\$148.06	\$219.57	\$291.10	\$362.63
72	\$33.70	\$48.47	\$63.24	\$ 78.00	\$115.25	\$151.03	\$224.06	\$297.08	\$370.11
73	\$34.85	\$50.19	\$65.53	\$ 80.87	\$119.57	\$156.76	\$232.65	\$308.55	\$384.44
74	\$35.94	\$51.83	\$67.72	\$ 83.61	\$123.72	\$162.25	\$240.90	\$319.54	\$398.18
75	\$36.91	\$53.28	\$69.65	\$ 86.02	\$127.36	\$167.06	\$248.09	\$329.13	\$410.16
76*	\$38.38	\$55.48	\$72.58	\$ 89.69	\$132.88	\$174.37	\$259.08	\$343.76	\$428.45
77*	\$41.23	\$59.76	\$78.29	\$ 96.82	\$143.62	\$188.59	\$280.36	\$372.14	\$463.93
78*	\$44.11	\$64.08	\$84.05	\$104.02	\$154.49	\$202.97	\$301.93	\$400.88	\$499.83
79*	\$46.98	\$68.39	\$89.80	\$111.21	\$165.31	\$217.31	\$323.41	\$429.49	\$535.57
80*	\$49.89	\$72.75	\$95.62	\$118.48	\$176.28	\$231.80	\$345.13	\$458.46	\$571.79

These rates may not be applicable in all states. Please refer to required forms list for appropriate brochure for each state. Multiply monthly rate for age by 12 to determine annual rate.

* Ages 76-80 are not available in Missouri.

Whole Life Monthly Premiums – Female

Issue Age	BANK DRAFT MONTHLY PREMIUMS								
	\$2,000	\$3,000	\$4,000	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000
40	\$14.77	\$20.07	\$25.37	\$ 30.67	\$ 43.79	\$ 56.92	\$ 83.13	\$109.36	\$135.59
41	\$15.20	\$20.72	\$26.24	\$ 31.76	\$ 45.41	\$ 59.05	\$ 86.35	\$113.66	\$140.97
42	\$15.56	\$21.26	\$26.96	\$ 32.66	\$ 46.77	\$ 60.86	\$ 89.05	\$117.25	\$145.46
43	\$15.93	\$21.81	\$27.68	\$ 33.56	\$ 48.12	\$ 62.68	\$ 91.80	\$120.91	\$150.02
44	\$16.30	\$22.37	\$28.43	\$ 34.50	\$ 49.53	\$ 64.55	\$ 94.59	\$124.63	\$154.67
45	\$16.76	\$23.06	\$29.36	\$ 35.66	\$ 51.24	\$ 66.84	\$ 98.03	\$129.21	\$160.39
46	\$17.14	\$23.63	\$30.11	\$ 36.60	\$ 52.66	\$ 68.73	\$100.85	\$132.96	\$165.09
47	\$17.50	\$24.16	\$30.82	\$ 37.49	\$ 54.00	\$ 70.54	\$103.54	\$136.57	\$169.61
48	\$18.00	\$24.91	\$31.82	\$ 38.74	\$ 55.88	\$ 73.02	\$107.28	\$141.55	\$175.80
49	\$18.33	\$25.41	\$32.49	\$ 39.57	\$ 57.11	\$ 74.66	\$109.76	\$144.83	\$179.93
50	\$18.54	\$25.73	\$32.92	\$ 40.11	\$ 57.95	\$ 75.74	\$111.39	\$147.02	\$182.64
51	\$18.93	\$26.32	\$33.70	\$ 41.09	\$ 59.39	\$ 77.69	\$114.29	\$150.90	\$187.50
52	\$19.30	\$26.87	\$34.43	\$ 42.00	\$ 60.74	\$ 79.50	\$117.00	\$154.52	\$192.03
53	\$19.86	\$27.70	\$35.55	\$ 43.40	\$ 62.85	\$ 82.31	\$121.22	\$160.14	\$199.07
54	\$20.17	\$28.17	\$36.17	\$ 44.18	\$ 64.01	\$ 83.85	\$123.53	\$163.22	\$202.89
55	\$20.34	\$28.43	\$36.52	\$ 44.61	\$ 64.67	\$ 84.74	\$124.88	\$165.00	\$205.13
56	\$20.34	\$28.42	\$36.51	\$ 44.59	\$ 64.64	\$ 84.68	\$124.82	\$164.90	\$205.02
57	\$20.48	\$28.64	\$36.80	\$ 44.96	\$ 65.21	\$ 85.44	\$125.95	\$166.45	\$206.94
58	\$21.06	\$29.50	\$37.94	\$ 46.39	\$ 67.36	\$ 88.32	\$130.25	\$172.17	\$214.10
59	\$21.60	\$30.32	\$39.04	\$ 47.75	\$ 69.41	\$ 91.05	\$134.34	\$177.65	\$220.93
60	\$22.07	\$31.02	\$39.98	\$ 48.93	\$ 71.12	\$ 93.31	\$137.69	\$182.10	\$226.50
61	\$22.68	\$31.94	\$41.20	\$ 50.46	\$ 73.38	\$ 96.31	\$142.18	\$188.06	\$233.94
62	\$23.25	\$32.79	\$42.34	\$ 51.88	\$ 75.49	\$ 99.12	\$146.37	\$193.62	\$240.88
63	\$23.96	\$33.85	\$43.75	\$ 53.65	\$ 78.13	\$102.62	\$151.59	\$200.57	\$249.54
64	\$24.62	\$34.85	\$45.08	\$ 55.31	\$ 80.59	\$105.88	\$156.47	\$207.05	\$257.62
65	\$25.28	\$35.85	\$46.40	\$ 56.96	\$ 83.07	\$109.17	\$161.37	\$213.58	\$265.76
66	\$25.93	\$36.82	\$47.70	\$ 58.58	\$ 85.48	\$112.37	\$166.15	\$219.96	\$273.76
67	\$26.64	\$37.88	\$49.12	\$ 60.36	\$ 88.16	\$115.95	\$171.51	\$227.07	\$282.63
68	\$27.23	\$38.77	\$50.30	\$ 61.83	\$ 90.37	\$118.87	\$175.88	\$232.89	\$289.90
69	\$27.77	\$39.58	\$51.38	\$ 63.18	\$ 92.35	\$121.51	\$179.83	\$238.16	\$296.50
70	\$28.47	\$40.63	\$52.78	\$ 64.94	\$ 94.96	\$124.98	\$185.04	\$245.09	\$305.14
71	\$29.01	\$41.43	\$53.85	\$ 66.27	\$ 96.94	\$127.63	\$188.99	\$250.35	\$311.72
72	\$29.69	\$42.45	\$55.21	\$ 67.97	\$ 99.50	\$131.02	\$194.07	\$257.12	\$320.18
73	\$30.72	\$44.00	\$57.28	\$ 70.55	\$103.37	\$136.17	\$201.78	\$267.40	\$333.01
74	\$31.70	\$45.46	\$59.23	\$ 72.99	\$107.02	\$141.05	\$209.07	\$277.11	\$345.14
75	\$32.65	\$46.90	\$61.14	\$ 75.38	\$110.58	\$145.80	\$216.22	\$286.63	\$357.05
76*	\$33.55	\$48.24	\$62.94	\$ 77.63	\$113.99	\$150.34	\$223.05	\$295.76	\$368.48
77*	\$35.66	\$51.41	\$67.16	\$ 82.91	\$121.90	\$160.89	\$238.87	\$316.86	\$394.84
78*	\$37.99	\$54.90	\$71.81	\$ 88.72	\$130.62	\$172.52	\$256.33	\$340.13	\$423.94
79*	\$40.19	\$58.21	\$76.22	\$ 94.23	\$138.89	\$183.55	\$272.86	\$362.17	\$451.50
80*	\$42.71	\$61.99	\$81.26	\$100.53	\$148.33	\$196.13	\$291.75	\$387.36	\$482.98

These rates may not be applicable in all states. Please refer to required forms list for appropriate brochure for each state. Multiply monthly rate for age by 12 to determine annual rate.

* Ages 76-80 are not available in Missouri.

Agent Instructions

- Available to individuals at ages 40-80, except **Missouri**, issue ages are 40-75. Age at last birthday determines rates to be used. Premiums at issue age remain level and will not increase. Same rates for smokers and non-smokers.
- Refer to the information furnished to you by your supervisor, which reflects the proper application and other forms required to be used in a particular state.
- Rates shown are male and female monthly bank draft rates. For annual rate multiply monthly bank draft rate for applicant's age by 12.
- Only one insured per policy. Each insured should be written on a separate application.
- This policy will not be issued to replace any existing life insurance coverage.
- If policy is to be renewed on bank draft, you must complete the bank draft authorization portion of the application and furnish a voided check on the account to be drafted. Deposit slips, etc. are not acceptable.
- It is recommended that applicants answer "yes" to question 3 on the application regarding the Automatic Premium Loan Provision.
- This plan may be written in combination with any other coverage.
- All checks must be made payable to Kemper Senior Solutions. Agents may not cash checks under any circumstances. If cash is collected, you should purchase a money order for the gross premium collected to submit with the application. Gross premium must be submitted with application.
- You may fax completed applications and other required forms to 800.222.8662.
- **EFFECTIVE DATE OF POLICY:** For annual premium modes **only**, you may request the Effective Date to be the date of application. For monthly premium modes, the Effective Date will be the date of issue (to be determined by the Home Office). No other modes will be accepted.

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