



PRECISION PLAN

WHOLE LIFE INSURANCE WITHOUT THE HASSLE

KSKJ LIFE FOUNDATION

Every year, the KSKJ Life Foundation supports several charitable national initiatives. We partner with different organizations that support KSKJ Life's mission.



- KSKJ Days
- Stepping Up Virtual 5K Walk/Run
- Supporting Soldiers



Providing support to service members and veterans

MEMBER BENEFITS

When you open a KSKJ Life policy, you become a member, not just a policyholder. This gives you access to these value-added benefits:

- Mama Bear Legal Forms
- VSP® Individual Vision Plans
- PerkSpot Discount Program
- ScriptSave® Prescription Savings Program
- Start Hearing Benefits
- Educational Grant Program
- Community Outreach Opportunities



\$5.1m+

donated in collaboration with other not-for-profit organizations since 1994

\$639k

in educational grants awarded to members since 2015

100k+

volunteer hours donated through KSKJ Life sponsored events since 2010

Learn more about how KSKJ Life can help protect your family!



CALL 1-844-407-9242
VISIT WWW.KSKJLIFE.COM

KSKJ Life is an Illinois Fraternal Benefit Society located at 2439 Glenwood Ave., Joliet, IL 60435 PPB.2024.02
Policy Forms: ICC17 SPWL 11-16, ICC17WL 11-16



WE CONNECT FOR LIFE

Our mission is to provide financial security to our members and their families through our life insurance and annuity products and to make a difference by reinvesting back into our communities.

LEAVE A LASTING LEGACY . . .

Did you know that a whole life policy can help add certainty to the planning of your final wishes?

Did you know that a whole life policy can help cover health care expenses not covered by traditional health insurance?

Planning earlier can help give you peace of mind and protection you and your loved ones deserve.



PRECISION PLAN



LIFE INSURANCE UP TO \$100,000



Apply for Up to \$100,000 in Permanent Life Insurance



Secure a Policy Instantly



Skip the Medical Exam



Get Individualized Coverage Tailored to You



Cover You and Your Family from Birth Through Age 90



Choose from Multiple Premium Payment Options

WHOLE LIFE INSURANCE

Our whole life products are the perfect choice for individuals who need guaranteed permanent coverage for their entire life and want to offer protection for their loved ones in the future.

YOU CAN REST ASSURED KNOWING THAT YOUR POLICY COMES WITH THESE GUARANTEES*:

We guarantee that your premiums will never increase.

We guarantee that your benefits will never decrease, regardless of changes to your health.

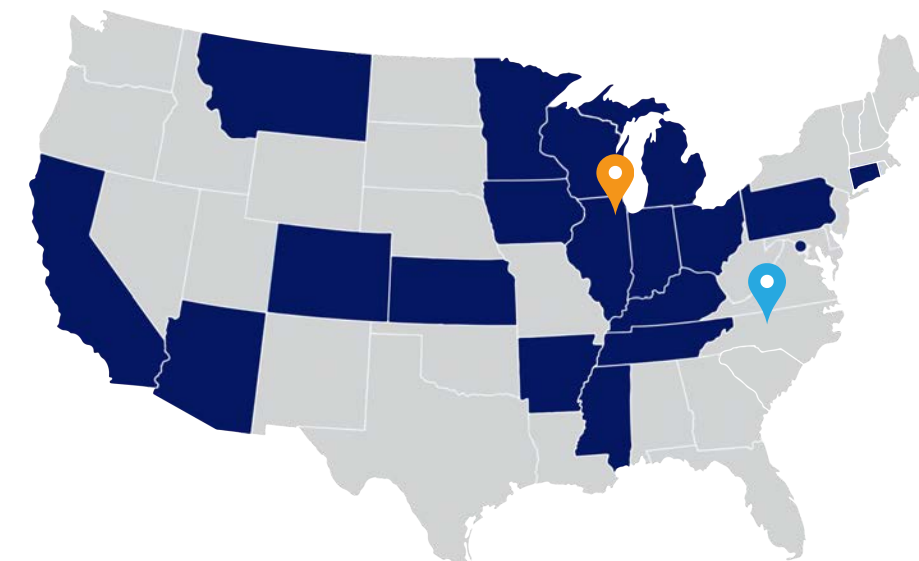
We guarantee that your policy will never be cancelled as long as your premiums are paid.

We guarantee the cash value that accumulates on your policy.

*Guarantees rely on the financial strength and claims-paying ability of KSKJ Life.



WHERE IS KSKJ LIFE?



● States KSKJ Life are currently licensed in

📍 KSKJ Life Home Office, Joliet, IL

📍 KSKJ Life Customer Servicing Center, Winston-Salem, NC

AVAILABLE RIDERS

Waiver of Premium-WP

Guaranteed Insurability Benefit-GIB

Accidental Death Benefit-ADB

Not all riders and issue ages available on all pay options.

WHICH PAY OPTION IS RIGHT FOR ME?

Whole Life Pay Options

10-Pay- Complete coverage can be paid in full within 10 years.

20-Pay- Complete coverage can be paid in full within 20 years.

Continuous Pay- Premiums are paid over the duration of the insured's life.

Single Premium- Coverage after a one-time payment.

AR, AZ, CA, CT, CO, IL, IA, IN, KS, KY, MI, MN, MS, MT, OH, PA, TN, WI, AND D.C.