

Final Expense, Critical Illness, Conventional  
Whole Life, Hybrid Term



### Contracting Information:

- [Agent Contract](#)

### Corporate Information

- [Financials](#)
- [Company Convention](#)

### LBL Life Products are aimed at specific markets:

- [Flex4Life](#)
- [PermaTerm 20 Plus](#)
- [PrimeTerm 70 Plus](#)
- [Group Flexible Life](#)
- [Quick Quotes](#)

### Rate Calculator:

- [Product Quoting Tool](#)  
Password: RATES4LIFE



### Final Expense:

#### Highlights

- Issue Ages 18-80
- \$3,000 - \$30,000
- Immediate Death Benefit
  - 2 Plans:
    - Preferred Table 6
    - Standard Table 10
- Direct Express Plan
  - For Direct Express Paying Customers
  - Issue Ages 40-80
- Modified WL Plan
- Children and Grandchild Riders
- EZ Yes/No Application
  - [State Availability](#)
  - [SIMPL Preferred](#)
  - [SIMPL Standard DirectExpress](#)
  - [Modified Whole Life](#)
  - [SIMPL Rate Book](#)

### Phone Sales:

- [Paperless App Process & Instructions](#)
- [Paperless App Worksheet](#)
- [Paperless App Disclosures](#)