

*Has your client been*  
**Declined & Labeled Uninsurable**  
*by other life insurance companies?*

Check out Presidential's  
**Graded Benefit Life Policy\***

Full benefit payable upon death for any cause after a specified deferral period<sup>(1)</sup>

***No Medical Questions!***

***No Medical Exams!***

***No Medical Tests!***



- Permanent Protection for Your Entire Life
- Premium Payment Will Never Increase
- Qualifying ages 40 - 80<sup>(2)</sup>
- Coverage Amounts \$1,000 to \$50,000<sup>(3)</sup>
- Accidental Death Benefit (ADB),  
Immediate Coverage<sup>(4)</sup>

(2 months minimum premium must accompany  
all initial applications on monthly payment mode.  
No C.O.D., no post-dated checks.)

(1) Ages 40 - 64 deferral period first 3 policy years, 2 years for WV. Ages 65+ deferral period first 2 policy years.

(2) Age Nearest Birthday. State Exceptions: MO 40-75, WV 50-80, NY 50-75. NJ (Male, 65 - 75)(Female, 65 - 79).

(3) \$50,000 maximum (aggregate) limitation.

(4) ADB during applicable deferral period is premium paid, plus 5% interest, plus additional sum equal to policy

face amount. Death Benefit during applicable deferral period for other than accidental death is premium paid plus 5% interest.

Not accepted applications: Power of attorney applications, funeral or burial societies named as beneficiaries, an insured who is a patient or resident in any form of

health care or nursing home facility, and "out of state" applications.

\* Policy form L-34-80 not available in all states, check state approval list, PA additional requirements.

This product is offered through Presidential Life Insurance Company, Nyack, NY 10960.  
Doing Business in Texas as Rockland Life. Not available in all states

