



Sentinel Plan<sup>®</sup>

### **NEW VANTAGE LIFE**®

**Client Brochure** 



## You are unique and so are the needs of your loved ones

Preparing for the well-being of your loved ones can be overwhelming, especially when it comes to planning for end-of-life. Sentinel Security Life Insurance Company has developed a line of Final Expense life insurance plans that makes planning simple for you and your beneficiaries.

# Factors to consider when choosing a life insurance policy

Funeral expenses, living expenses, and the needs of your loved ones should be priority considerations when selecting a life insurance policy.









The Sentinel Plan New Vantage Life Insurance offers peace of mind for you and your loved ones during difficult times.

#### Coverage that is built just for you!

Our Sentinel Plan® New Vantage® life insurance plans were created to help cover almost anyone and their unique needs. Select the plan that best fits you.

#### **NEW VANTAGE® I**

- Designed for those in good health
- Immediate full whole life coverage once issued
- Sentinel's most affordable rates

#### NEW VANTAGE<sup>®</sup> II

- Designed for those with minor health issues, provides whole life coverage once issued
- Modified Benefit Plan that pays a death benefit of 30% of face value if death occurs in the first policy year, and 70% of face value if death occurs in the second policy year
- Full face value of the policy is payable if death occurs in the third policy year

#### **NEW VANTAGE® III**

- Designed as affordable coverage for those in poor health
- Modified Benefit Plan that pays all of the premiums you have paid in, plus 10%, if death occurs in the first or second policy year
- Full face value of the policy is

#### ALL NEW VANTAGE® POLICIES

- Whole life insurance products
- Build cash and loan values
- Rates that never increase and benefits that never decrease (as long as premiums are paid on time)
- Move easily with you, if you need to relocate for health reasons, or just to be closer to your family in retirement
- Designed to pay claims quickly and easily upon death
- Easily assigned to a funeral home, if needed
- Provide a memorial guide for you to pass on your wishes to your family

### **Sentinel Security Life Insurance Company**

The Sentinel story started 70 years ago in 1948. A group of passionate Utah funeral directors saw many families in need of an insurance product designed to help pay funeral costs. To help meet this need, they came together and created Sentinel Mutual Insurance Company. At last families were able to receive an affordable life insurance policy designed to pay for the final expenses of a loved one.

As the years went by a few name changes took place (going from Sentinel Mutual Insurance Company to Sentinel Insurance Company in 1954 to Sentinel Security Life Insurance Company in 1957).

In more recent years Sentinel decided to expand its product offerings beyond final expense. In 2009, the company rolled out a Medicare Supplement product to help pay the gaps not covered by Medicare. This was followed by the development of multiple innovative annuity products (Personal Choice Annuity in 2011, Summit Bonus Index in 2013, and Personal Choice Plus in 2017). With consistent and solid growth, Sentinel remains well-positioned to continue creating and rolling out new innovate products to better serve our client base.

As we celebrate our 70th anniversary this year, we look back at our history of service with pride and excitement for the future. We invite you to become part of our story as we work to provide peace of mind to families throughout the country.



CELEBRATING 70 YEARS OF PROVIDING FINANCIAL SECURITY

#### **Sentinel Security Life Insurance Company**

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