

This brochure is not an insurance policy.

It is only intended to provide a general description of Erie Family Life's Permanent Life Series. The policies contain specific details concerning coverages, conditions and other provisions. Your ERIE[®] Agent can offer professional advice and answer any questions you have before you buy. In addition, you may cancel your policy for any reason within 20 days after you first receive it and obtain a full refund of premium paid. Erie Family Life Agents may not be qualified to give legal or tax advice. It is recommended that individuals consult a qualified advisor regarding such matters.

For all your insurance needs

Your ERIE Agent offers a full line of life insurance products for your personal and business needs, including universal life, whole life, level term, annuities, qualified retirement plans, group life and worksite marketing plans. In addition, your Agent can provide you superior protection for your auto, home, business and boat. For more information, ask your ERIE Agent.

Equal professional service

ERIE embraces the principle of "equal professional service," which means that every applicant, Policyholder and claimant receives the high caliber service that is our hallmark. ERIE does not tolerate unlawful discrimination, and we expect our Agents to adhere strictly to that nondiscriminatory philosophy. ERIE[®] assesses each risk on its own merits and relies on objective underwriting criteria designed to evaluate the nature and extent of each risk.



We've got you covered. It's our true blue promise.

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Permanent Life Series



Permanent Life Series

It's a fact: There is a 25% chance that a healthy 65-year-old man will live to age 92 and a healthy 65-year-old woman will reach age 94. At the same time, an average funeral costs \$6,500* or more, not including cemetery expenses.

With people living longer and funeral expenses continuing to rise, will your life insurance be there when you need it?

* According to the National Funeral Directors Association



What is “permanent” life insurance?

Permanent life insurance provides guaranteed life insurance protection for your entire life, while term life insurance provides coverage for a limited time (*i.e.*, 10, 15, 20, 30 years). Unlike term, permanent life insurance builds a cash value that increases the longer the policy is in force.

What are the benefits of permanent life insurance?

Erie Family Life’s permanent life insurance plans provide guaranteed protection for your entire life, a guaranteed premium that does not change regardless of your health, and a guaranteed cash value from which you can borrow. Permanent life insurance is ideal for long-term needs like income replacement, final expenses and estate settlement costs.

What plans are available through Erie Family Life?

Erie Family Life offers two permanent life products that provide lifetime protection—a simplified issue plan that requires you to answer only six medical questions and a fully underwritten plan. Each offers two options—a 20-Pay option where the policy is paid up in 20 years and a whole life option where the premium is paid to age 100.

	Simplified Issue	Fully Underwritten
Policy Size	\$5,000–\$25,000	\$25,001 +
Underwriting Classes	One rate class (Standard)	Ages 0–17 \$25,001 + Standard Non-tobacco Ages 18+ \$25,001–\$49,999 Tobacco, Standard Non-tobacco Ages 18+ \$50,000 + Tobacco, Select Tobacco, Standard Non-tobacco, Select, Super Select, Ultra Select
Issue Ages	20-Pay Life: 15 days–age 70 Whole Life: Ages 18–85	20-Pay Life: 15 days–age 70 Whole Life: 15 days–age 85
Riders	<ul style="list-style-type: none"> Accelerated Benefit Option (<i>included</i>) Waiver of Premium (<i>ages 15–55</i>) 	<ul style="list-style-type: none"> Guaranteed Insurability Option (<i>ages 0–37</i>) Children’s Term