

Did You Know?

- The average funeral cost is **\$7,755** according to a 2010 National Association of Funeral Directors survey.⁽¹⁾
- Other costs can include non-covered medical expenses, house payments, and other debts.
- Social Security only provides a \$255 death benefit -- that's if you qualify (Social Security Rules and Regulations 404.390).

**TAKE ACTION NOW TO
PROTECT YOUR LOVED
ONES FROM THIS
FINANCIAL BURDEN.**



North Carolina: Policy Form # 4-790(03)
South Carolina: Policy Form # 4-790(92)
Georgia: Policy Form # 4-790(92)
Florida: Policy Form # 4-790(92)
Alabama: Policy Form # 4-790(92)
Texas: Policy Form # SIWL(10/98)
Tennessee: Policy Form # 4-790(TN)
Utah: Policy Form # 4-790(03)

**Standard Life And Casualty
Insurance Company**
PO Box 510690
Salt Lake City, UT 84151
(800) 327-0695

www.slacins.com

Protect your loved
ones from the burden
of your final expenses

Secure Advantage

*Whole Life
Insurance Plans*



*Protecting American
Families Since 1947*

(1) Source: 2010 NFDA General Price List Survey. Includes cost of regular adult funeral including following basic items plus protective burial vault to protect casket: non-declinable basic services fee, removal/transfer of remains to funeral home, embalming, other preparation of the body, use of facilities/staff for viewing, use of facilities/staff for funeral ceremony, use of a hearse, use of a service car/van, basic memorial printed package, metal casket. Does NOT include cemetery, monument/marker costs or miscellaneous cash advance charges such as for flowers or obituaries.

Standard Life has designed the Secure Advantage plan to help you protect your loved ones from the worry and financial burden of paying your final expenses.



- ◆ Prevents the need to use savings or investments, and leaves other insurance to provide security for loved ones.
- ◆ Rates will never increase
- ◆ Coverage will never decrease
- ◆ Builds cash value for you
- ◆ Benefits are income tax free
- ◆ Very competitive premium rates
- ◆ No waiting period for full coverage. Your death benefit is fully in force immediately.

Benefits for death from suicide during the first two policy years are limited to the total amount of premiums paid. Refer to the policy for exclusions and limitations.

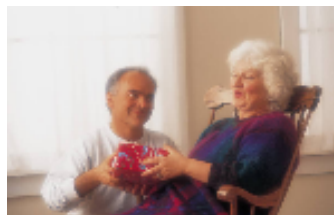
Secure Advantage - Whole Life Insurance

An immediate death benefit whole life policy which provides up to \$50,000 in coverage. Rates and cash values are guaranteed. Regardless of changes in interest rates or any other factors, your death benefit, premium rates and cash values will never change.

Accidental Death Benefit

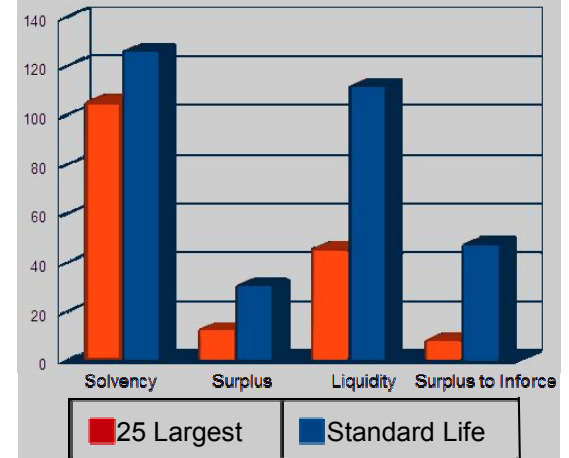
Depending on your age, you can add up to \$10,000 of additional protection in the event of accidental death, for just a bit more premium.

Protect your loved ones from the burden of the final expenses you may leave behind at the time of your death. Benefits can cover funeral costs, medical expenses, credit card balances, house payments, car payments, or any other expense. It can give your loved ones some help at a time of grief and stress — when they need it most.



Over 60 years of Conservative, Sound Financial Management

Below is a comparison of Financial Ratios from 12/31/2010, comparing Standard Life to the averages of the 25 largest insurance companies issuing life insurance in America (*Source: Standard Analytical Service, Inc., St. Louis, MO*).



Solvency: A wide margin of assets over liabilities can be a significant safety factor. This indicates financial soundness and a company's ability to meet all obligations as they become due.

Surplus Funds: A high surplus ratio may indicate a company's ability to take emergencies in stride. It shows the proportion of surplus funds to the policy reserve liabilities.

Liquidity: A high ratio may indicate a more liquid investment position to cover unforeseen emergency cash requirements that may arise.

Surplus to Life Insurance In Force: A high ratio of surplus to life insurance in force may indicate further proof of financial strength and stability.

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