

A universal life insurance policy that offers a specified benefit amount up to \$125k and flexible death benefit payment options. We make things simple by providing simplified underwriting for quicker insurance coverage. Together, we can target your long-term goals.

# target 125

universal life



target 125  
universal life

 **Madison National  
Life Insurance Company**  
Independence Holding Group

# permanent life insurance

Death benefit for loss of life  
Accumulation for future needs

## The concept

A flexible premium adjustable life insurance policy (also called Universal Life) is designed to offer you insurance coverage through flexible premium payments and attractive choices for building cash value. It's not always easy to stay on track with your long-term goals which is why you need insurance that works for you. After policy issuance, the owner may increase or decrease the specified benefit amount of insurance (subject to evidence of insurability) and change the amount and frequency of premium payments.

## Your payments

With Target 125 you choose how you want your death benefit proceeds paid. At the time of application, the owner selects a specified benefit amount up to \$125k, additional benefit riders, if any, a planned periodic premium amount, and a death benefit option.

# WHY UNIVERSAL LIFE

### Permanent

Lifetime insurance coverage to help protect your family while also providing account value for borrowing\* purposes. The policy includes an Accelerated Death Benefit option that provides a lump sum payment of 50% of the death benefit when the insured has been diagnosed with a medical condition resulting in life expectancy of 12 months or less. A suicide exclusion also applies.

### Flexible

You control your own premium payments. The policy stays in force as long as the minimum required premium is paid and its value is enough to pay its costs and expenses.

### Cash Accumulation

Build account value for borrowing\* purposes.

\* A surrender charge may apply for partial or full surrenders of value and partial surrenders are subject to minimum/maximum withdrawal amounts.

# designed with you in mind.



postal employees

Postal employees can enjoy affordable coverage with the option to have premiums deducted directly from their paycheck on a regular basis.



military members

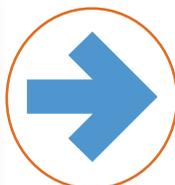
Life insurance is available to active duty military members, providing immediate coverage with no war or terrorism clause regardless of deployment status or areas of travel.



government employees

Federal, state and municipal employees can be confident their policy will stay in force regardless of employment status. Multiple allotment options are available, as well.

Increase peace of mind by adding benefits to your policy.



## ACCIDENTAL DEATH BENEFIT RIDER

Provides an additional death benefit if the insured dies of an accidental death with 180 days of the accident.



## SPOUSE TERM INSURANCE RIDER

Provides term life insurance for the insured's spouse to age 70. This rider is convertible to a permanent policy prior to termination of the rider.



## CHILD TERM INSURANCE RIDER

Provides term life insurance for the insured's children up to each Child's age 25. This rider is convertible to a permanent policy for each child prior to termination of their insurance.



## DISABILITY WAIVER OF DEDUCTION RIDER

Waives the insurance monthly deduction during the continuance of the insured's total disability.

Underwritten by  
**Madison National Life Insurance Company, Inc.**

1241 John Q. Hammons Dr., Madison, WI 53717

800-356-9601 toll free

608-830-2703 fax

[www.madisonlife.com](http://www.madisonlife.com)

Complete details are provided in policy form ICC-IUL-P-0813 or IUL-P-0813.

