



Permanent Plans



Do you need life insurance that lasts as long as you live? Our permanent plans give you the security of:

- Knowing your family is protected, as long as all premiums are paid as they come due.
- Knowing your premium will stay the same, regardless of your future health.
- A guaranteed cash value that will grow over time and can provide a source of funds for future needs.

Another valuable feature of our permanent life insurance plans is the opportunity to earn policy dividends. While dividends are not guaranteed and are declared annually by the Order's board of directors, our dividend scale has been - and continues to be - among the very best in the life insurance industry.

Our permanent plans include:

- **Whole Life** – premiums payable for all of life.
- **Limited Payment Life** – premiums payable for a shorter period.
- **Discoverer** – a custom blend of whole life and term insurance.
- **DuaLife** – a custom blend of whole life and term, insuring two lives, payable upon the second person's death.

- **Survivorship Universal Life (SUL)** – a single policy that covers two lives, usually at a lower cost than two individual policies.

A Word About Policy Dividends

Policy dividends represent a distribution to policyowners of surplus funds resulting from favorable investment, expense or claims experience. Because of this, they cannot be guaranteed, and may increase or decrease based on the Order's actual and anticipated results.