ARKANSAS BANKERS LIFE INSURANCE COMPANY



Home Office

3616 Jefferson

Texarkana, Arkansas 71854

870-773-7221

Wats 800-451-2636 Fax 870-772-7324

			With Health	
Age	Signature of Good Health	Term	Application	Term
18-60	Up to \$50,000	72 mos.	Up to \$100,000	Up to 120 mos.
61-65	Up to \$50,000	72 mos.	Up to \$75,000	Up to 120 mos.
66-70	Up to \$20,000 decreasing	Up to 48 mos.		
66-70	Up to \$10,000 level	Up to 48 mos.		
18-65	Up to \$800/mo. Disability	120 mos.		

No credit life insurance may be written on persons age 71 & over All life insurance coverage ceases on 71st birthday

No disability can be written on persons over age 65

Disability coverage ceases on 66th birthday

No disability unless employed full time (Min. 30 hrs./week)

Minimum premium \$1.00

Minimum refund \$2.00

MAXIMUMS (BY APPLICATION ONLY)
Ages 18-60 Up to \$100,000 - 120 months
Higher limits available on Policy Form Ark-P1102
Effective 8-15-08