



Velocity Flex Complete

Whole Life Insurance

Life Insurance Protection For You AND Your Family!

Not only do you get lifetime protection and all the benefits that come with owning a whole life policy, with Flex Complete, you also get a Chronic, Critical & Terminal Illness Rider² and a Charitable Giving Rider³ at no additional cost, plus:

- Over \$1 Million of coverage available
- Innovative real-time underwriting process¹, so applications are reviewed and decisions are made quickly.
- Competitive rates with a money back guarantee

With Flex Complete you can also upgrade and supercharge your policy to cover not only you, but your entire family at one time for a minimal extra cost:

20 Year Term Life or 20 Year Term Life ROP Rider

Allows you to strengthen your policy by adding term insurance coverage to it

Guaranteed Insurability Rider

Allows you to buy additional insurance due to a major life event without a medical exam

Spouse Term Rider

Provides a 20 Year Term Insurance policy for your spouse without a medical exam

Children's Term Rider

Provide coverage for your kids without a medical exam

Disability Waiver of Premium Rider⁴

Forgives future premiums if you become totally disabled



Velocity Real-Time Underwriting



Life-Long Financial Protection



Tax-Deferred Cash Accumulation



Valuable Rider Protection

Vantis Life[®]
Insurance Company

1. Issue age and coverage limitations may apply.

2. Benefit of these riders accessed through an advance of the policy's death benefit and will reduce the death benefit and cash value. They are not intended to qualify as Qualified Long-term Care Insurance for federal tax purposes. • Chronic Illness provided that the insured is unable to perform at least two of six Activities of Daily Living (bathing, dressing, eating, toileting, continence, and transferring) for a period of at least 90 consecutive days, due to a loss of functional capacity. • Critical Illness provided that the insured is diagnosed with a heart attack, stroke, invasive cancer, end-stage renal failure, or major organ failure. • Terminal Illness provided that the insured has an illness or condition that is expected to result in death with 12 months. Age and benefit limitations apply. Access to funds is only available if the insured meets the qualifications and requirements indicated in the rider. A processing fee may be applicable.

3. When the policy death benefit is paid at the time of the insured's death, an additional amount equaling one-percent of the death benefit is available to be donated to a qualified non-profit organization (IRS 501 (c) (3)), as chosen by the policy-owner. This will be paid by Vantis Life on behalf of the policy-owner.

4. Available through age 55 for an additional cost. Coverage ends at age 60. If the insured becomes totally disabled prior to age 60 for a period of six months or more, the premium under the contract will be waived, including the premiums for any attached riders except the GIO rider, until the earlier of the end of the disability or age 65.

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Products, features, riders and availability may vary by state. All guarantees are backed by the financial strength and claim paying ability of the issuing company. Policies are issued by Vantis Life Insurance Company, Windsor, CT.