Kemper Life Cornerstone™ Gold
Life Insurance

For working families who want to protect what matters most.

Lifetime Protection. Monthly Income Option.

Why Kemper Life Cornerstone™ Gold?

Working families know every dollar matters. That's why Kemper Life Cornerstone™ Gold products offer more than just a payout, they provide stability. With lifetime protection and added short-term coverage, benefits can be spread over two years to help replace lost income when your family needs it most.

This way, they're cared for - no matter what.

How It Works:

Base Policy: Whole life coverage for final expenses, guaranteed for life.
Added 20-Year Term Coverage: Extra protection during your income-earning years.
Income Option: Your family can choose monthly payments for 2 years instead of one lump sum. This steady income can cover real-life expenses like rent, groceries, and childcare.

Want the income protection but already have permanent life coverage?
Kemper Life Safeguard™ 20 Gold provides 20-Year term coverage and income option without the whole life coverage offered in the Cornerstone Gold products.

Example: Derrick's Family

Derrick (35) works hard to support his wife, Marie (37), and their kids, Maya (6) and Ricky Jr. (4). Like many parents, his biggest fear is what would happen if he were to pass on.

With **Kemper Life Cornerstone™ 20 Gold**, Derrick secures:

$20,000 Whole Life Coverage – Immediate funds for funeral and final expenses.

$34,500 20-Year Term Coverage – Income replacement when his family would need it most.

If the unexpected happens, Marie won't just get a check - she can choose to receive a **steady income of roughly $1,500/month for two years and still receive $20,000 immediately to help cover funeral and final expenses. Enough to help keep a roof over their heads, food on the table, and life on track.**

This isn't just about numbers. It's about making sure Marie can focus on her family and household during a very difficult time.

Plan	Coverage	Premiums Payable	Issue Ages	Best For
Kemper Life Cornerstone™ 85 Gold	Whole life to age 85 + 20-Year Term	To age 85	18–50	Long-term affordability with lifetime protection
Kemper Life Cornerstone™ 20 Gold	Whole life (premiums for 20 years) + 20-Year Term	20 years	18–50	Pay premiums early, enjoy lifetime coverage without future payments
Kemper Life Safeguard™ 20 Gold	Term life for 20 years + Income Endorsement	Duration of Policy	18–50	For those who already have a Kemper Life Permanent Plan

KEMPER Life

Your family's future is too important to leave unprotected.

Talk to your Kemper Life agent today and secure the coverage that helps protect what matters most.

Scan to learn more about Kemper Life products or visit:
go.kemper.com/life

Kemper Life is the brand name for insurance products issued by subsidiary insurance companies controlled by Kemper Corporation. Each subsidiary of Kemper Corporation is solely responsible for the insurance products it underwrites and issues.

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