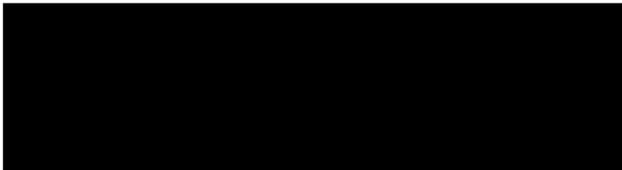




NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL
FIRST-CLASS MAIL PERMIT NO. [REDACTED]

POSTAGE WILL BE PAID BY ADDRESSEE



B1605000-1151-0699



*Spend quality time
with your family*

*without worrying
about their future*

LTG '99
Long Term Guarantee
10, 15, 20 & 30





LTG '99
Long Term Guarantee
 10, 15, 20 & 30

The plain and simple truth is that you buy life insurance to replace your income in the event of your death. And all of us who stretch paychecks know that our income has to stretch far enough to make those monthly mortgage payments.

So, have you purchased enough life insurance to pay off your mortgage loan so that your family won't have to go through a painful relocation at a very difficult time? Or otherwise have to worry about the mortgage?

One of the most frequent and popular uses of term insurance is to pay off the mortgage in the event of the insured's death. Our LTG 15 product can offer you a superior value when it comes to term insurance.

Take a look at these low monthly premiums which are guaranteed to remain level for 15 years!

| LTG 15-YEAR LEVEL TERM LIFE INSURANCE | | | | |
|---------------------------------------|-------------------------|---------|-------------------------|---------|
| Issue Age | \$100,000 Death Benefit | | \$250,000 Death Benefit | |
| | Male | Female | Male | Female |
| 30 | \$ 9.10 | \$ 8.40 | \$16.19 | \$14.44 |
| 40 | \$10.41 | \$10.15 | \$19.47 | \$18.81 |
| 50 | \$20.39 | \$16.01 | \$44.41 | \$33.47 |
| 60 | \$46.64 | \$29.49 | \$110.03 | \$67.16 |

LTG 15 [Policy Form No. 80-RCT 79D, RCTG 97D (CA & NJ)] is a term life insurance policy with guaranteed level premiums for 15 years. Illustrated monthly premiums shown are for male and female, Non-Tobacco Select Class I. It is issued by The Old Line Life Insurance Company of America, Milwaukee, WI. Premiums increase at the end of the guaranteed term if policy is renewed. Premiums for other rate classes, age and payment plans are available upon request. Death benefit remains level and is payable in lump sum, or installments, if so elected. Death benefit payable from any cause, except suicide within first two policy years. In the event of suicide in the first two years, policy benefit is limited to return of premium paid.

So, if you need to supplement your life insurance program to take your mortgage loan into account, return the card below for more information on LTG 15!

Additional face amounts are available.

B1505000-116-0606

For information on these and other plans, please complete and return the reply card below.

- I am interested in:
- Mortgage Protection
 - Estate Planning
 - Retirement Planning
 - Business Insurance
 - Family Income Protection

Name _____ Age _____ Tobacco Non-Tobacco

Amount of Insurance Needed \$ _____

Spouse _____ Age _____ Tobacco Non-Tobacco

Amount of Insurance Needed \$ _____

Any children? Yes No Ages _____

Address _____

City _____ State _____ Zip _____

Home Phone _____ Office Phone _____

Best Time to Call _____ a.m. _____ p.m.

is rated A+ (Superior) by A.M. Best Company, AA+ (Excellent) by Standard & Poor's Corporation and AA+ by Duff and Phelps Credit Rating Company. A.M. Best Company, a leading independent analyst of insurance companies, bases its opinion on the relative financial strength and performance of insurers. Standard & Poor's ratings are based on insurer financial strength. Duff & Phelps ratings are based on claims paying ability rating. Each rating is its organization's second highest.

- Founded in 1910
- Over \$56 billion of life insurance in force¹
- Over \$1.3 billion in assets¹

¹As of 12-31-98

