

[SLIDE 1] “Eternal Life Insurance Policy”

This morning, I'd like to speak to you about insurance. No, it's not about auto insurance, or homeowners' insurance, or health insurance, but rather, it's about life insurance. I want to share with you an offer unlike any other—an opportunity that is far better than regular whole life insurance. What I want to share with you is an *Eternal Life Insurance Policy*.

I represent the **Tree of Life Insurance Company**, a company founded not by man, but by God Himself. Our company motto is taken straight from scripture, from Titus 1:2: *“In hope of eternal life which God, who cannot lie, promised before time began.”*

Our company has been around since time began. According to Genesis 2:9, the Tree of Life was planted at the beginning of creation in the midst of the Garden of Eden by our Chief Executive Officer. The Tree of Life Insurance Company is a long established company, and is not going away. The Tree of Life is now planted by the Rivers of Water in Heaven (Revelation 22:2). This company is not going into bankruptcy.

Here at the Tree of Life Insurance Company, eternal life is absolutely guaranteed. No loopholes. No fine print meant to trick you. If our CEO says it, it's true. And He made this promise *before time even began*—Titus 1:2.

Now this Eternal Life Insurance Policy is the only one that secures your soul forever. And it becomes active the moment you meet the Terms of Acceptance laid out by God's Word, and repeated in this policy. These terms and qualifications are not based on man's opinions. They're not based on religious traditions of men. They're based on the clear teaching of God the Father and His Son, Jesus Christ, as recorded in the pages of the Bible.

Let's walk through this policy together.

[SLIDE 2] Look at the Declarations Page and start out with the Policy Statement:

“The bearer of this insurance policy, upon fulfilling all of the requirements and conditions contained herein, is entitled to eternal life in Heaven, with all of the rights and privileges promised by God the Father and His Son Jesus Christ. This policy is available to any individual who seeks redemption for his/her sins and salvation for his/her soul through Jesus Christ, the Son of God.”

This policy statement reflects a core New Testament doctrine: that eternal life is a promise given by God and is made possible through the death, burial and resurrection of His Son, Jesus Christ.

The policy is aimed directly to anyone who is seeking redemption and hope. The policy is "available to any individual", which mirrors the gospel call to all mankind. The phrase—“entitled to eternal life in Heaven, promised by God the Father and His Son Jesus Christ” —assures you of the certainty of God's promises.

Friends, if you sincerely desire to do the will of God, you qualify to apply for this policy.

[Slide 3] Now, look at the Policy Provisions on the Declarations Page:

Policyholder Name: That's you. Your name goes here when you purchase the policy.

Date Issued: This is the date when you meet the Terms of Acceptance, when you fulfill the terms and conditions of the policy.

Policy Redemption: Every insurance policy has a redemption provision, and this policy is no exception. Redemption of this policy becomes active on your death. That's when your soul will receive the promised benefits of the policy.

This policy does not mature until your time on earth ends. That's when it pays out, and the payout is to your soul. You don't collect on this life insurance during your life on earth. You don't collect on it if you live any longer on this earth. Your soul collects on it when your life on earth over -- whenever that event occurs.

The Beneficiary of the policy is your soul The Apostle Paul wrote,

“For our citizenship is in heaven.” (*Philippians 3:20*)

For those who are in Christ, heaven isn't a dream—it's a reality--where our true home resides. We may live here now, but we long to live in another country—our citizenship is in Heaven. And when the time comes, our reward is not here, but there.

Paul also wrote in *2 Corinthians 5:8*,

“We can be confident—that is it better to be absent from the body and to be present with the Lord.”

The very moment we leave this body behind, our souls will step into the presence of our Savior, and that will be much better. That's the moment this policy is redeemed in full.

[Slide 4] Any other insurance policy has people that stand behind it. Our policy is better—it has divine Persons who stand behind it. Let's take just a moment to reflect on who they are, and what that means to you.

Let's start with the Insurer.

In any insurance arrangement, the insurer is the one who backs the policy. In our policy, the insurer is none other than the **Almighty God**, the **Creator** of the heavens and the earth. Genesis 1:1 reminds us that He is the One who made everything. And Psalm 19:1 says even the sky above us declares His greatness. Since God is the creator of all things, He certainly is capable of delivering on His promises regarding eternal life.

This policy is built on the firmest foundation there is. The One who hung the stars is the One backing your eternal security. That ought to give you complete confidence in this policy.

Your Insurance Agent is Jesus Christ

Usually you will talk to an insurance **agent**—someone who helps you understand the policy and help you understand what you're signing. Our agent is **Jesus Christ**. John 3:16 tells us God loved us

so much that He sent His Son—that we might have eternal life. In Luke 9:35. A voice from Heaven was heard, “this is my beloved Son, Hear ye him!”

As our agent, Jesus made the ultimate house call—coming from heaven to earth—so that we could be offered eternal life. He’s ultimate the go-between. As your agent, Jesus Christ is the mediator regarding the policy provisions. Jesus is the **Mediator** of this new covenant (Hebrews 9:15).

The Underwriter is The Holy Spirit

The **Underwriter** is the one who verifies and approves the terms of the contract. The Underwriter of our policy is the **Holy Spirit**. Jesus promised that the Holy Spirit would teach the apostles of all truth (John 14:26). Scripture didn’t come from human thinking, but scripture came from God through the writings of men who were guided by the Holy Spirit (2 Peter 1:21).

So when you read this policy, you’re reading a policy that has the stamp of approval of the Holy Spirit—divinely underwritten. The Holy Spirit ensures that every promise and instruction in this document came straight from heaven.

The Judge of Claims is Jesus Christ

With other insurance policies, when the redemption of a claim is disputed and unresolved, the claim may go to a court of law to be determined by a court judge. However, when the time comes to redeem this policy—when your soul is called home—your **claim** will be reviewed by Jesus Christ Himself. God has placed all judgment into Jesus’ hands (John 5:22). And God has already appointed the day when Jesus will judge the world in righteousness (Acts 17:31).

So the One who offers you salvation is also the One who will confirm whether or not you accepted it on His terms. There’s no unfair process here. You’ll be judged by someone who loved you enough to die for you.

And The Standard of Judgment Will be the Words of Jesus Christ

You will not be judged by the interpretations of law by a court appointed judge. You will not be judged by a jury of your peers. Jesus said that we’ll be judged by **His words** (John 12:48). His words are our standard. That’s our policy manual. The words of Christ are the basis on which our souls will be evaluated.

[Slide 5] Your policy has defined benefits, inclusions and guaranteed provisions. So let’s look at what’s included when you sign up for this eternal life policy:

The First Benefit, you have Membership in the Lord’s Church

When you’re baptized, you’re not joining a man-made group. In fact, you’re not joining anything at all. Rather, you’re being *added* by **the Lord to His church** (Acts 2:47). Jesus said, *“I will build My church, and the gates of Hades shall not prevail against it”* (Matthew 16:18). Jesus didn’t say

“churches”—plural. He said “My church”—Singular. There’s only one body, one church (Ephesians 4:4)—and that’s where souls that are being saved reside.

The Second benefit--you obtain Access to Heaven through the Narrow Gate

Not everyone is getting into Heaven. Jesus said “not everyone who says, Lord, Lord shall enter into the Kingdom of Heaven” (Matthew 7:21-23) He also said the way to life, the gate to Heaven is *narrow* and *difficult*, and *few* find it (Matthew 7:13-14). This policy doesn’t promise an easy path to Heaven—but it does promise a secure one if we walk the path of truth and righteousness. The narrow gate is open to those who follow God’s terms of entry.

Next, you are reserved A Mansion in Heaven

Jesus said, “*In My Father’s house are many mansions... I go to prepare a place for you.*” (John 14:1) That’s not a metaphor. This isn’t poetic or apocalyptic language. Jesus has prepared an actual place for those who follow and obey Him. This policy guarantees your reservation to your mansion in Heaven—a home prepared by Christ Himself.

Finally, you are guaranteed Everlasting Life

This is the greatest benefit: “*Whoever believes in Him should not perish but have everlasting life*” (John 3:16). The promise of eternal life is not just for a few, but for “*the whole world.*” God’s love is universal, and the sacrifice of Jesus was the ultimate expression of that love. But the promise of *everlasting life* is conditional—“*whoever believes in Him.*” The Apostle John confirmed what Jesus said: if you have the Son, you have life (1 John 5:11-12). But if you do not believe in Him, there is no everlasting life.

[Slide 6] Terms of Acceptance

Every insurance policy specifies its Terms of Acceptance. Let me walk you through them—and every one of these conditions comes straight from God’s Word. These are clear, **non-negotiable terms** for activating this policy.

Term #1. You must Hear the Gospel

Romans 10:17 says “*faith comes by hearing*”. You can’t believe in something you’ve never heard. And John 8:32 reminds us: “*You shall know the truth, and the truth shall make you free.*” That truth is the Gospel.

As your insurance representative, I’ll tell you, “Before you can sign anything, you need to know what you’re signing—right?” That’s what hearing the gospel is—it’s opening the folder to see what the words of God says. God has spoken, and He wants us to listen to Him. When His word enters your ears, or when your eyes read His word, it plants the seed of faith. So the very first term of acceptance is simple: listen to what God has already said.

2. Term #2. You must Believe the Gospel

The Gospel is the “good news” about Jesus the Christ, the promised Messiah, the Saviour. John wrote that the scriptures “are written so that you may believe that Jesus is the Christ, the Son of God, and that believing you may have life in His name.” John 20:31. Faith in Jesus Christ is essential. Paul wrote “without faith, it’s impossible to please God, and that He is, and that He is a rewarder of those who diligently seek him (Hebrews 11:6). Mark 16:16 connects belief and baptism, “He that believeth and is baptized shall be saved”. And in John 8:24, Jesus makes it perfectly clear, that if you do not believe that I am *He, (the Christ, the Son of God, the Saviour)* you will die in your sins.”

The 3rd Term of Acceptance—You must Repent of Sins

In earlier, Old Testament times, God showed patience toward human ignorance, especially regarding idolatry of the Israelites, and the lack of full revelation of God’s word. But now, since the gospel has been fully revealed through Jesus Christ, “God commands all men everywhere to repent” (Acts 17:30). Jesus was blunt with His words in Luke 13:3,5 “*Unless you repent, you will all likewise perish.*”

Acts 2:38 makes it clear: “Repent and be baptized **everyone of you....** God wants everyone to repent, and for no one to perish (2 Peter 3:9), but He won’t force anyone to repentance. It’s a personal free-will choice.

Repentance is the moment you stop underwriting your own risky lifestyle. It’s the moment when you switch insurance carriers from self-insurance to insurance by God. Repentance is canceling your self-insurance policy of sin and depending on yourself, and instead accepting the terms and conditions of God’s coverage.

Fourth Term of Acceptance, you must Confess Jesus Christ

Jesus said in Matthew 10:32 that if we confess Him before others, He’ll confess us before the Father. This is the public signature on the policy. Every policy needs a name on the dotted line, and confession writes “Jesus is my Lord” in bold, blue ink. It’s not a mere formality; it’s aligning your voice with what you believe in your heart. Confession before others is a non-negotiable clause of this policy.

Romans 10:9–10 says that confession and belief bring salvation. And in Acts 8:37, the Ethiopian eunuch confessed: “*I believe that Jesus Christ is the Son of God.*” That confession is what God wants to hear.

The fifth Term of Acceptance—you must Be Baptized for the Remission of Your Sins

Peter said, “*Repent and be baptized in the name of Jesus Christ for the remission of sins*” (Acts 2:38). 1st Peter 3:21 says baptism saves us—not by water alone, but through the resurrection of Jesus. Baptism is how we wash away sins (Acts 22:16), it’s how we put on Christ (Galatians 3:27), and it show we are united with His death and resurrection (Romans 6:3–5). It’s how people are saved (Mark 16:16).

Think of baptism as the ceremony when the policy officially goes into effect. You’ve signed on the dotted line by repenting of your sins and confessing that Jesus is the Son of God. You now step into

the water carrying the debt of sin, you're buried in water with Christ, and when you arise up from the water, you're holding a stamped, paid-in-full certificate that says—"your sins are forgiven."

Sixth Term of Acceptance--you must Live Faithfully Unto Death

This is the **"ongoing premium" clause** of the Eternal Life Insurance Policy. You don't just sign the contract and then file it away in a file cabinet. Faithfulness is your lifelong commitment to keep the policy active. It means you continue trusting, obeying, and walking with the Lord—not just when you got wet from baptism, but all the way to the end of your life.

Matthew 6:33 reminds us to seek **His kingdom first** and what we need in life will be provided. Romans 12:1–2 calls us to be **living sacrifices**, and 1 Corinthians 15:58 urges us to be **steadfast, always abounding** in God's work. Faithfulness is showing up every day, not because it's always easy, but because you know what's promised at the end. Then Revelation 2:10 promises a **crown of life** for those who are faithful until death.

[Slide 7] If the guaranteed provisions of this policy weren't already amazing enough—**this policy also comes with endorsements, or bonus benefits** that begin the moment you become a child of God, when you are baptized.

Let's look at these Endorsements one by one:

1st Endorsement -- The Holy Spirit Dwells in You

*"Then Peter said to them, 'Repent, and let every one of you be baptized in the name of Jesus Christ for the remission of sins; and **you shall receive the gift of the Holy Spirit.**'"* —Acts 2:38

This is an incredible promise. Not only are your sins washed away when you're baptized, but **God gives you His Spirit to dwell in you**. The Holy Spirit isn't just a distant apparition—He's a personal presence. You don't see him or feel him. But, He helps guide your thoughts, comforts you in trials, and strengthens you for the journey ahead. You're never alone in your walk of faith because God's Spirit lives within you.

2nd Endorsement--You Enjoy Fellowship with God and His Son

John said, "...truly our fellowship is with the Father and with His Son Jesus Christ... if we walk in the light as He is in the light, we have fellowship with one another..." —1 John 1:3–7

Fellowship isn't just about saying "hello" at church, or visiting with other people at a potluck dinner. Fellowship is a personal, **ongoing relationship**—you're walking daily with God and with Jesus. And as long as you **walk in the light**, the blood of Jesus **continually cleanses you from sin** (1 John 1:7). That's spiritual security. You're in a relationship that both forgives and unites you with the Father and the Son.

Endorsement #3--You Have an Eternal Inheritance

According to Paul, “...the Father... has qualified us to be partakers of the inheritance of the saints in the light.” —Colossians 1:12

And according to Peter, “An inheritance incorruptible and undefiled and that does not fade away is reserved in heaven for you.” —1st Peter 1:3–4

Just like a physical inheritance is passed down from one family member to another, your heavenly Father is preparing an **eternal inheritance** just for you. It’s kept safe in heaven. Your name is on a reserved heavenly reward. It’s not perishable. It’s an eternal inheritance.

The 4th Endorsement--There is a Reward and Rest Waiting for You

Paul wrote, “I have fought the good fight, I have finished the race, I have kept the faith. Finally, there is laid up for me the crown of righteousness...” —2nd Timothy 4:7–8

The writer of Hebrews said, “There remains therefore a rest for the people of God.” —Hebrews 4:9

This life can be hard—physically, emotionally, spiritually. But Paul reminds us: at the end of a faithful life--there is a **reward**. He called it a **crown of righteousness**. And Hebrews 4:9 offers this comforting thought: **there remains a rest**—it’s the **eternal rest** our souls are longing for.

[Slide 8] Now, as amazing as this Eternal Life Insurance Policy is—with all its blessings and guarantees and Endorsements—we need to talk about a serious section. It’s the **Exclusions Section**. Like any other insurance policy, this policy has conditions under which it becomes **null and void**—meaning, the claim will be denied. These exclusions are clearly spelled out in Scripture, and they’re here to **warn us** and help us stay on the right path.

Let’s look at them carefully:

The 1st Exclusion--Those Who Do Not Know or Obey God will be excluded from the Policy

2nd Thessalonians 1:7–9 tells us, “...the Lord Jesus is revealed from heaven with His mighty angels, in flaming fire, taking vengeance on those **who do not know God**, and on those who **do not obey the gospel** of our Lord Jesus Christ.” —

When Jesus returns, He’ll come with **power**, and He will bring **judgment and punishment with Him**. Who does this passage say will face vengeance? Two kinds of people: **1. those who do not know God** and **2. those who do not obey the Gospel**.

That tells us two things:

- First, it’s not enough just to be a “good person” —if we don’t know God.
- Second, it’s not enough to hear the Gospel—we have to **obey** it.

To Know God isn’t just casually knowing **about** Him. It’s knowing about Him through **regular and intense bible study**. And obeying the Gospel means responding to the **call of repentance and salvation, our policy’s Terms of Acceptance**: hearing, believing, repenting, confessing, and being baptized.

Knowing God and Obeying His commandments are not optional. If you reject knowing God, or if you reject obeying His commandments, you're excluding yourself from the benefits of the policy.

Exclusion #2--Those Who Practice the Works of the Flesh

“Now the works of the flesh are evident, which are: adultery, fornication, uncleanness, lewdness, idolatry, sorcery, hatred... envy, murders, drunkenness, revelries, and the like... those who practice such things will not inherit the kingdom of God.” —Galatians 5:19–21

This is the lifestyle clause of our policy. These behaviors specified in Galatians 5 are not just occasional slip-ups. Paul says those who **practice** such things—who live in them, who accept them as their lifestyle—**will not inherit the kingdom of God**. This is a clear and sobering list. Paul didn't sugarcoat it.

This policy requires a **transformation of lifestyles**. You can't walk in the flesh and expect a spiritual reward. God said it to **call us out of darkness** and into the light of His word. If any of these things are present in your life, you have to confront them honestly and change course, change your lifestyle—because eternity is at stake.

The 3rd Exclusion--Those Who Live Ungodly Lives

Paul wrote, “For the wrath of God is revealed from heaven against all ungodliness and unrighteousness of men...” —Romans 1:18

He then wrote, “Therefore God also gave them up to uncleanness, in the lusts of their hearts... to a debased mind, to do those things which are not fitting...” —Romans 1:24–32

This is one of the Bible's clearest warnings about what happens when people **abandon God** and **embrace sin**. Romans 1:18-32 describes a downward spiral. People exchange truth for lies—they give themselves over to lust and impurity—and eventually they reach the point where they no longer even feel guilt for their actions.

God doesn't force people to love and obey Him. If people reject Him long enough, He allows them to go their way—and the result will be **judgment against them**.

However, the good news is, **no one has to stay there**. The same God who warns us against ungodly living and unrighteousness is ready to forgive and transform us if we turn back to Him.

Exclusion #4--Those Who Do Not Remain Faithful

Jesus said, “he who endures to the end shall be saved.” —Matthew 24:13

The writer of Hebrews said, “the just shall live by faith; but if anyone draws back, My soul has no pleasure in him.” —Hebrews 10:38

This one hits close to home. It's not just about **how we start our walk of faith**—it's about how we **finish**. Jesus says we have to endure **to the end**. That means staying faithful, even when it's hard. Even when it costs us something. Even when friends and society pull us in other directions.

Hebrews tells us that if we shrink back—if we **turn away from the faith**—God takes no pleasure in that. He wants us to be **faithful stewards** of the salvation He’s given. And He will give us the strength to do that, if we lean on Him daily.

Friends, these exclusions aren’t meant to discourage you. They’re meant to **wake you up**. God has made the path to eternal life clear. He’s not hiding anything. But He’s also not going to force anyone into Heaven. It’s your choice.

[Slide 9] Premiums

You can’t pay for this policy with money. It’s not about silver or gold, but rather— it’s about the **precious blood of Christ** (1 Peter 1:18–19). We are redeemed by the shed blood of Jesus. The primary premium has been paid by Him, through the shedding of His blood.

But there is a personal cost. Let’s look at the three personal parts of the premium:

The Initial Cost: Full Surrender

“I beseech you therefore, brethren, by the mercies of God, that you present your bodies a living sacrifice, holy, acceptable to God, which is your reasonable service.” —Romans 12:1

This policy begins with **surrender**. Not just a partial change—not just cleaning up one or two bad habits—but giving God **everything**. Paul says to present your body as a **living sacrifice**.

That’s not a casual commitment. It means giving to the Lord your whole life. It’s the **reasonable response** to the mercy and grace He’s already shown us. After all, if Jesus gave His life for us, how can we not give ours to Him in return?

So, the **initial cost** is that moment when we truly decide, “I no longer belong to myself—I belong to Christ.”

Ongoing Cost: Daily Christian Living and Self-Denial

Jesus said, “If anyone desires to come after Me, let him deny himself, and take up his cross daily, and follow Me.” —Luke 9:23

Jesus makes it clear: following Him is a **daily commitment**. This isn’t just about going to church once a week. This is about **denying ourselves**—saying “no” to sin and selfishness, and choosing every single day to carry the burden of the cross.

It’s about **living differently** from the world. It’s about choosing what’s **right**, even when it’s inconvenient or unpopular. Some days that will be hard. But Jesus says that’s what it takes to walk with Him.

So the **ongoing premium** is a lifestyle of sacrifice-- obedience, and trust—day after day.

Final Personal Payment: Faithfulness Until Death

Jesus said, “Be faithful until death, and I will give you the crown of life.” —Revelation 2:10

Here’s the final payment—Jesus says, **be faithful until death**. Not just until retirement, but until our last breath.

Faithfulness doesn’t mean you have to be perfect—it’s about being **steadfast and persevering**. It means we don’t quit when life gets tough. We **finish the race**. And if we do, Jesus says there is a **crown of life** waiting (Revelation 2:10). That’s the ultimate reward. The final benefit of the policy. And it’s **eternal**.

A Closing Thought on the Cost

So yes, this policy has personal costs—but they’re not something we pay to **earn** salvation. It’s the cost of **discipleship**, of being transformed into who God wants us to be. And the amazing thing is, God gives us the **grace**, the **strength**, and the **forgiveness** to stay faithful every step of the way.

And remember what 1 Peter 1:18–19 says: *“You were not redeemed with corruptible things, like silver or gold... but with the precious blood of Christ.”* That’s what paid for this policy, the blood of Jesus Christ has paid for this policy.

So whatever it costs us—our pride, our comfort, our time—it’s nothing compared to the **price Jesus already paid** and the **eternity He offers** in return.

[SLIDE 10] Issuance and Activation

Note that this policy becomes effective immediately upon compliance with the Terms of Acceptance, obeying the six steps that lead to salvation. At that moment, God **adds your soul to His church** (Acts 2:47), the body of Christ (Colossians 1:18). You are covered for eternity---but don’t forget about the Exclusions clause.

[SLIDE 11] Final Judgment Clause

One day, every claim against this policy will be reviewed by Jesus. Acts 17:31 says that God has appointed a day of judgment. John 12:48 reminds us we’ll be judged **by the words of Christ**. Not by feelings. Not by opinions. But by the **truth of His word**.

[SLIDE 12] Signature of Guarantor

And finally—we have the signature of the Guarantor.

✚ Your eternal life insurance policy has already been signed in the blood of Jesus Christ. “*This is My blood of the new covenant, which is shed for many for the remission of sins.*” (Matthew 26:28)

He didn’t just sign it. He sealed it—**with His life and in his blood.**

[SLIDE 13] Tree of Life Insurance Company

“In hope of eternal life which God,

Who cannot lie, promised before time began.” —Titus 1:2

So I ask you today—have you already purchased this policy? Have you fulfilled the Terms of Acceptance: have you heard the Word, and believe that Jesus is the Christ, the son of God? Have you repented of your sins, and confessed before men that Jesus Christ is the Son of God? And have you been buried with Jesus in the watery grave of baptism? Are you living a faithful life of Christianity, in accordance with the words of God and His Son? If yes, then you are the bearer of this Eternal Life Insurance Policy, and you can write your name on it as the policy holder. And if you already have purchased it—**live faithfully** and keep it active. Because this is one policy you don’t want to let lapse.

If you haven’t accepted the Terms of Acceptance, you can. It's available right now, already paid in full by Jesus Christ. All that’s left is for you to **apply** through faith and obedience.

In closing, I trust that you will recognize that I am not an insurance agent, nor is this a real authorize, approved insurance policy. This policy is simply a modern day illustration of those basic elements of God’s word relating to the steps of salvation, and of Heaven and eternal life. My intent in developing this fictitious policy is to give people an example from today’s life that lays out what God requires of us to have eternal life. It’s similar to a parable that Jesus would use—something that common people of His day could relate to, yet lays out important truths that Jesus and His Father wanted people to understand. I hope you find it beneficial.

Clarence R. (Ron) Josselet
June 22, 2025