

## Quality Products for Quality Advisors

Product	Description	Issue ages/Face Amt	Underwriting	Unique Features
SIMPL - <i>Preferred</i>	Final Expense Whole Life.	Ages: 18 – 80 Face Amounts: \$3 – 30,000	Paperless Application system using a Worksheet for client information and pre-qualification prior to telephone interview.	Child/Grandchild Term Riders, POS Telephone Interviews with instant decision. 20% premium discount available <sup>1</sup> .  SIMPL <i>Preferred</i> underwritten to Table 6 SIMPL <i>Standard</i> underwritten to Table 10
SIMPL - <i>Standard</i>	Final Expense Whole Life. Available for Direct Express payments	<b>Direct Express Available:</b>  <b>Ages: 40-80</b> <b>SIMPL Standard or MWL</b>		
MODIFIED WHOLE LIFE	Modified Whole Life for Final Expense.	Ages: 40 - 80 \$1,000 – 20,000	Point of Sale Telephone Interview ( <b>POSTI</b> ) with MIB, Rx Check. You are guaranteed an instant underwriting decision before call ends.	Death Benefit: First 3 years, 100% face amount if Accidental, ROP + 10% if Natural. 100% Face year 4, 105% year 5, 110% year 6 + thereafter
FLEX4LIFE  And  FLEX4LIFE - Juvenile	Traditional Whole Life Guaranteed:  <ul style="list-style-type: none"> <li>• Face Amount</li> <li>• Premium</li> <li>• Cash Values</li> </ul>	<b>Adult Plan:</b>  Ages: 16 – 80  \$10,000 - \$4 million  <b>Juvenile Plan:</b>  Ages: 0 – 15  \$10,000 - \$4 million	<b>Non-Medical Limits for Flex4Life</b>  **\$250,000** <ul style="list-style-type: none"> <li>✓ Regular Life App</li> <li>✓ POSTI</li> <li>✓ MIB, Rx Check, MVR</li> </ul> \$250,001 - \$4 million <ul style="list-style-type: none"> <li>✓ Regular Life App</li> <li>✓ Refer to U/W Guide</li> </ul> <b>Helpful Hints always:</b> <ol style="list-style-type: none"> <li>1. Complete POSTI</li> <li>2. HIPAA Form required - all apps</li> <li>3. Complete medical info on application</li> <li>4. Complete Doctor info on application</li> <li>5. Document valid Driver's License number &amp; state.</li> </ol>	WL plan with 4 premium payment options: Whole Life to @100, Paid-up @70, 20-Pay, and 10-Pay options at application. <ul style="list-style-type: none"> <li>• Ideal 10-Pay Plan for younger ages.</li> <li>• Excellent policy for your healthy senior clients.</li> <li>• 20% premium discount available except 10-yr plan<sup>1</sup></li> </ul>

<sup>1</sup> 20% premium discount, first year only, if paid annually may be applied to all plans EXCEPT Modified Whole Life

## *Flexible Riders to Meet Your Client's Needs*

	<b>Children's Rider</b>	<b>Grand Child Rider</b>	<b>Accidental Death, Dismemberment, And Common Carrier</b>	<b>Waiver of Premium</b>	<b>Accelerated Living Benefit (Critical Illness)</b>
Available ON These Products	All Plans <u>EXCEPT</u> Modified Whole Life	All Plans EXCEPT Modified Whole Life and Flex4life Juvenile	Flex4Life	Flex4Life	Flex4Life 20-Pay <b>\$35,000 Face Amount +</b>
Description  Please refer to Rider for details and descriptions	<b>Each unit</b> protects all eligible and insurable children for \$5,000 of level term insurance to age 25. <b>Maximum</b> 4 units issued <b>Guaranteed</b> convertible any time. <b>Guaranteed</b> convertible up to 5 times at age 25, or date of marriage, if earlier.	Protects an eligible and insurable grandchild for \$7,500 of level term insurance to age 25. <b>Guaranteed</b> convertible any time. <b>Guaranteed</b> convertible up to 5 times at age 25, or marriage, if earlier. Convertible up to 2 times at death of Principal Insured.	Can be added to policies with a <b>face amount of \$35,000 and higher</b> . Rider can be issued to a maximum of <b>5 times</b> base plan face amount not to exceed \$300,000 rider amount.	If total disability occurs prior to age 60 and continues for 6 consecutive months, the Company will waive all premiums for that policy while disability continues.	Pays 25%* of the policy face amount if one of the following qualifying events occur: 1. Heart Attack 2. Stroke 3. Coronary Artery Bypass Surgery 4. Angioplasty 5. Life Threatening Cancer 6. Major Organ Transplants 7. Alzheimer's Disease
Underwriting/Ages Available	Same as Base Plan Issue Ages: 15 days to age 17	Same as Base Plan Issue Ages: 15 days to age 17	Same As Base Plan Issue Ages: 18 - 60 Coverage to Age 75	Same As Base Plan Issue Ages: 20 – 55 Coverage to Age 60	Standard Risks Only Issue Ages: 18 - 60
Premium	\$37.73 Per Unit Annually  \$ 3.49 Per Unit Monthly Bank Draft	\$12.97 Annual Premium PER Grand Child  \$1.20 Per Grand Child Monthly Bank Draft	\$ 1.00 Per 1,000 All Ages Annual Premium  \$ .09 Per 1,000 All Ages Monthly Bank Draft	Percentage of Total Policy Premium Including: Base Plan Premium Premium of All Riders Policy Fee (\$50) See Rider for Percentages	Refer to Rate Card  * Should qualifying event occur prior to the 91 <sup>st</sup> day from date of policy issue, 2.5% benefit will be paid.