



**Product Overview**

	Guaranteed Assurance	Assurance Plus
<b>Underwriting</b>	Guaranteed Issue: No Health Questions	3 Medical Questions, Physician Name and Contact Info
<b>Issue Ages</b>	40-80	
<b>State Availability</b>	Not Available in AK, CT, DC, DE, HI, ME, NY, VT and WA	Not Available in AK, CT, DC, DE, HI, ME, NY and VT
<b>Dual Contracting</b>	No	
<b>Minimum Face Amount</b>	\$1,000	
<b>Maximum Face Amount</b>	\$40,000	
<b>E&amp;O Required - Yes/No</b>	No	
<b>Death Benefit Months 1-24</b>	110% of premiums paid	125% of Face Amount
<b>Death Benefit Months 25+</b>	100% of Face Amount	125% of Face Amount
<b>Accidental Death Benefit</b>	Full Face Amount	

**Commission Information**

<b>Renewals - Yes/No</b>	Yes
<b>Advancing</b>	Yes
<b>Commissions Paid</b>	Daily
<b>Chargebacks</b>	Death within the first 9 months, 100% of commission will be charged back.  If policy lapses, is canceled, or surrendered by the insured during the first 3 months of coverage, 100% of commission will be charged back.

**Sales Information**

<b>E-App Available</b>	Yes
<b>Telesale Available</b>	Yes
<b>Paper App Available</b>	Yes
<b>Payments Acceptable</b>	Bank Draft, Credit Card, Direct Express
<b>Face to Face Required</b>	No

**Available Riders**

<b>Three Riders</b>	Child/Grandchild Rider; Accelerated Death Benefit
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