



New Guaranteed Issue Product

Product Overview

Underwriting	Guaranteed Issue - No Questions
Issue Ages	50-85
State Availability	All except PA, NY and ME
Dual Contracting	Street Level & Below
Minimum Face Amount	\$5,000
Maximum Face Amount	\$25,000
E&O Required - Yes/No	Yes
Death Benefit Months 1-24	110% of cumulative premiums paid
Death Benefit Months 25+	100% of Face Amount
Accidental Death Benefit	Full Face Amount

Sales Information

E-App Available - Yes/No	Yes
Telesale Available - Yes/No	Yes, electronic & voice signature
Paper App Available - Yes/No	Yes
Payments Acceptable	Bank Draft and Credit Card
Face to Face Required	No

Commission Information

Renewals - Yes/No	No
Advancing	Yes, 6 month with 2.5% annualization fee
Commissions Paid	Weekly
Chargebacks	Death within first policy year, 100% of commission will be charged back. Death within second policy year, 50% of commission will be charged back. 2.5% advancement fee is not refunded.

Available Riders

Two Riders	Chronic Illness Acceleration Benefit & Terminal Illness Benefit are included at no additional cost. (Not Available in all States)
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