



AMERICAN-AMICABLE

SENIOR CHOICE

PRODUCT INFORMATION

	Family Choice		Senior Choice		
	Immediate	ROP	Immediate	Graded	ROP
Underwriting	Simplified Issue				
Issue Ages	0-49	18-49	50-85		
State Availability	Not Available in MT, NH, NY, PR				
Dual Contracting	No				
E&O Required - Yes/No	No				
Minimum Face Amount	\$10,000		\$2,500		
Maximum Face Amount	\$35,000	\$20,000	50-75: \$35,000 76-85: \$20,000	\$20,000	\$20,000

SALES INFORMATION

Death Benefit Year 1	100% of Face Amount	ROP + 10%	100% of Face Amount	30% of Face Amount	ROP + 10%
Death Benefit Year 2	100% of Face Amount	ROP + 10%	100% of Face Amount	70% of Face Amount	ROP + 10%
Death Benefit Year 3	100% of Face Amount	ROP + 10%	100% of Face Amount	100% of Face Amount	ROP + 10%
Death Benefit Year 4+	100% of Face Amount				
Accidental Death Benefit	100% of Face Amount				
E-App Available	Yes				
Voice Signature Available	No				
Telesale Available	No				
Payments Acceptable	Bank Draft - Medicaid Calander				
Face to Face Required	Yes				
Riders	Level Term Insurance, Waiver of Premium, Children's Insurance Agreement, Accidental Death Benefit, Terminal Illness Accelerated Benefit, Accelerated Benefit Confined Care		Grandchild Rider, Nursing Home Waiver of Premium, Children's Insurance Agreement, Accidental Death Benefit, Terminal Illness Accelerated Benefit, Accelerated Benefit Confined Care		

COMMISSION INFORMATION

Renewals	Yes
Advancing	Yes
Commissions Paid	Daily
Chargebacks	Advanced Commissions - Charged back what is not earned (Example: If 4 months of premium was paid on a 9 month advancing, 5 months are charged back) As Earned Commissions - Only chargeback what is reversed.