



Product Overview

Underwriting	Immediate POS
Issue Ages	50 - 85
State Availability	Teleapp Not Available in CA, CT, NY, PA & VT eApp Not Availabe in MS, NY & VT
Dual Contracting	No
Minumum Face Amount	\$2,000
Maximum Face Amount	\$30,000
E&O Required - Yes/No	Yes
Death Benefit Months 1-24	100% of Face Amount
Death Benefit Months 25+	100% of Face Amount
Accidental Death Benefit	100% of Face Amount

Commission Information

Renewals - Yes/No	Yes
Advancing - Yes/No	Yes - 9 Month
Commissions Paid	Daily
Chargebacks	Advanced Commissions are charged back for what is not earned (Example: If 4 months of premium was paid on a 9 month advancing, 5 months are charged back)

Sales Information

E-App Available	Yes
Telesale Available	Yes
Paper App Available	No
Payments Acceptable	Bank Draft
Face to Face Required	No

Available Riders

2 Benefit Riders	Accelerated Benefit Payment Rider & Accelerated Death Benefit Rider
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