



Liberty Bankers Life

Insurance Company

Product Overview

Underwriting	Simplified Underwriting	
Issue Ages	Preferred - Table 6	18-80
	Standard - Table 10	18-80
	Modified WL	40-80
State Availability	All States	
Dual Contracting	No	
Minimum Face Amount	\$3,000 SIMPL - \$1,000 Modified	
Maximum Face Amount	Preferred and Standard	
	18-80	\$30,000
	Modified Whole Life	
	40-80	\$20,000
E&O Required - Yes/No	No	
Death Benefit Months 1-24	Level - Immediate Coverage	
	Modified ROP + 10% First 4 Years	
Death Benefit Months 49+	Modified - 100% of Face Amount	
Accidental Death Benefit	100% of Face Amount	

Sales Information

E-App Available - Yes/No	No
Telesale Available - Yes/No	Yes
Paper App Available - Yes/No	No

Commission Information

Renewals	Yes
Advancing	Yes - Up to 9 Month
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.

Available Riders

4 Riders	Accidental Death Benefit; Children's and Grandchildren's Benefit; Accelerated Death Benefit; Accelerated Death Benefit Terminal/Chronic
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Payments Acceptable	Bank Draft - Check - Money Order
Face to Face Required	No

www.libertybankerslife.com

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