



# LIFE INSURANCE & ANNUITIES

## PRODUCT INFORMATION

Underwriting	Simplified Underwriting	
State Availability	Not available in AK, AL, HI, LA, MA, NH and NY	
Issue Ages	50-85	
Face Amount	\$5,000 - \$25,000	\$5,000 - \$10,000
Dual Contracting	No	
E&O Required - Yes/No	No	
Death Benefit Months 1-12	Immediate Full Face Amount 100% of Face Amount	30% of Face Amount
Death Benefit Months 13-24		70% of Face Amount
Death Benefit Months 25+		100% of Face Amount
Accidental Death Benefit	100% of Face Amount (Not Available in AR)	

## SALES INFORMATION

E-App Available	No
Contracting	Paper Only
Telesale Available	Yes
Voice Signature	Yes
Paper App Available	Yes
Payments Acceptable	EFT & Check (if direct billed)
Face to Face Required	Yes
Available Riders	Accelerated Living Benefit - Terminal Condition and Permanent Confinement

## COMMISSION INFORMATION

Renewals	Yes
Advancing	Yes - Up to 1 year
Commissions Paid	Daily
Chargebacks	<i>Advanced Commissions</i> - Charge back what is not earned <i>As Earned Commissions</i> - Only chargeback what is reversed (NSF/Rescission)