

Simplified Issue

# COMPANION WHOLE LIFE



Insured by American Retirement Life Insurance Company or Loyal American Life Insurance Company

Life just got three times better. Now with more ways to sell our Companion Whole Life, you have the ability to increase coverage and make more commissions.

*Life policy will be underwritten based on answers to the health questions on the application.*

## Included in the Policy

- Benefits from **\$5,000 to \$25,000**
- Coverage for Individuals, **Ages 64 - 85**
- Cash Value with **No Increase** in Premiums
- Accelerated Benefit **Terminal Illness Rider**

## Terminal Illness Rider

Each policy comes with an Accelerated Benefit Terminal Illness Rider for no additional premium. When diagnosed with a terminal illness, the customer can request a maximum of 50% of the policy's death benefit in either a lump sum benefit amount or in periodic payments.\*

## EXPRESS APP

Get quotes, send a proposal and apply online. Companion Whole Life is available on **EXPRESS APP**. Just check the box. Doesn't get much easier than that.

## Sample Rates

**Whole Life (\$5,000)**  
*Non-Smoker in OK*

Ages	Female	Male
65	\$25.27	\$32.48
70	\$31.45	\$42.25
75	\$42.25	\$57.17

## 3 WAYS TO SELL

1

### Combo App

*Selling a Med Supp policy to a customer? You can add on a Whole Life policy and in some cases use the same application.*

2

### Guaranteed Life Offer

We will include a Guaranteed Life Insurance Offer Certificate with every eligible and fully underwritten Med Supp policy.

3

### Separate

All existing, in-force Med Supp customers through our family of companies can add a Whole Life policy with a separate application.

## AML Training

Anti-Money Laundering (AML) training is required before selling Whole Life. You can find more information about AML Certification by visiting AgentView ([AgentViewCigna.com](http://AgentViewCigna.com)) Training>Basics>AML Certification Training.



\*We deduct a fee only if the benefit is used, and the death benefit will then be reduced by the amount received. In addition, there may be tax consequences for receiving the accelerated benefit.

**GO YOU**®



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