

GET PREPARED FOR LIFE

The agent's guide to Individual Whole Life Insurance

How It Works

Our Individual Whole Life policy offers coverage to anyone for ages 50 through 85 in amounts of \$2,000 to \$25,000. Plus, each policy accumulates a cash value that can be used for either policy loans or cash surrender. **This product is well suited for phone sales and with our phone verification process, you don't need a wet signature to sell.** You can't predict the future, so help your customers plan for their final expenses.

Level Benefit

The Level Benefit policy will pay the chosen amount to the customer's beneficiary upon death. Our **Terminal Illness Accelerated Benefit Rider is automatically included** with this coverage so that if the customer is diagnosed with a terminal illness, they can receive up to 50% of the policy benefit in a lump sum to help with any medical or financial expenses.

Modified Benefit

We also have a modified benefit for those customers that do not fit the traditional life insurance mold. **Your customer will need to answer a few underwriting questions.** This policy offers adjusted levels of coverage for the first two years of the life of the policy.

- › Sickness resulting in death within first two years of coverage will pay 110% of premium paid
- › Accident resulting in death within first two years of coverage will pay 100% of benefit

Find applications, marketing material and the link to EXPRESS APP for paperless quotes and applications on AgentView.

Call us at 877.454.0923 to learn more.

- › Face Amounts from \$2,000 to \$25,000
- › Coverage for Individuals, Ages 50 - 85
- › Simplified Issue Underwriting
- › 5% Spousal Discount
- › Policies Issued in 3-5 Days
- › No Annual Policy Fee
- › Husband & Wife on One App
- › No Height/Weight Chart
- › Premiums will not Increase

Together, all the way.SM



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