

# Preferred Order of Policies to be Written

- 1) **Super Preferred** – First Day Benefit - Full Commission – Lifetime Renewals
- 2) **Preferred** – First Day Benefit - Full Commission – Lifetime Renewals
- 3) **Standard** – First Day Benefit - 20% Reduction – Lifetime Renewals
- 4) **Modified** – 2 Year Wait – 30% Reduction – Lifetime Renewals
- 5) **Guaranteed Issue** – 3 Year Wait – 55% Reduction – Lifetime Renewals

## 1) Super Preferred

First Day Benefit - Full Commission – Lifetime Renewals.

This product is offered to people ages **0 – 85** who have **no health issues** and who have **not used tobacco or nicotine products in the past five (5) years** with face amounts of **\$5,000 to \$30,000**. RX check goes back 5 years

Due to the preferred class of risk, the following also apply:

- No third-party applications accepted (except spouses)
- Only **one** medication per condition is accepted.

## 2) Preferred

First Day Benefit - Full Commission – Lifetime Renewals.

This product is offered to people ages **0 – 85** with **minor health issues** and who have **not used tobacco or nicotine products in the past twelve (12) months** with face amounts ranging from **\$1,000 to \$20,000**.

RX check goes back 3 years

Due to the preferred class of risk, the following also apply:

- No third-party applications are accepted (except spouses or parents/guardians of minor children).
- Unlimited meds per condition

### 3) Standard

First Day Benefit - 20% Reduction – Lifetime Renewals

This is the most popular product we offer because so many people qualify for this plan. We offer this to people ages **0 – 85** with face amounts of **\$1,000 to \$20,000**.

The maximum face amount is **\$20,000** for ages **0 - 80** and **\$10,000** for ages **81 – 85**. The maximum face amount is **\$10,000** with third-party applications (except for spouse and parent/minor child relationships in which case the maximum face amount is \$20,000).

RX check goes back 2 years

### 4) Modified

2 Year Wait – 30% Reduction – Lifetime Renewals

We sell this product to people who have moderate health conditions. This limited benefit plan features a **return of premiums plus 10%** during the **first two (2) years** of coverage and then the full face amount the third year and thereafter.

We offer this product to people ages **0 – 80** with a **maximum face amount of \$15,000** and for ages **81 – 85** with a **maximum face amount of \$10,000**.

Accidental pays 100% 1st 2 years.

No RX Check

### 5) Guaranteed Issue

3 Year Wait – 55% Reduction – Lifetime Renewals

This plan features **no health questions** and is available to ages **0 – 85**.

This policy is **guaranteed** to anyone without regard to health conditions. The face amounts range from **\$1,000 to \$10,000**, and benefits are a **return of premiums plus 10% for the first three (3) years** and then the full face amount the fourth year and thereafter.

Accidental pays 100% 1st 3 years.

## **Policies Written in Limited Scenarios**

### **1) Ultimate Preferred**

First Day Benefit – Commissions 20% less – **No Renewals**

Write **only** in an extreme price competitive situation after checking Super Preferred.

Only \$4-5/month less than Super. Clients must be in **almost perfect health** and the **majority** of prospective clients **will not qualify**.

\$10,000 - \$30,000 Face Amounts

### **2) Easy Issue**

3 Year Wait – Commissions 55% Reduction - **No Renewals**

Write **only** in cases of price competitive situations after checking Guaranteed. Same cost as Modified. This product is offered to people ages **0 – 85**.

Only a few questions are asked to ensure greater eligibility for those with **significant health conditions**. The face amounts are **\$1,000 to \$10,000**.

This limited benefit plan features a **return of premium plus 10% during the first three (3) years** of coverage and then the full face amount the fourth year and thereafter.

Accidental pays 100% 1st 3 years.

## **Riders**

### **Accidental Death Benefit Rider**

This Rider provides an accidental death benefit equal to the whole life policy's face amount "Double Indemnity". The insured's death must meet the guidelines of "Accidental Death" as defined within the Rider.

### **Child Rider**

\$.80 per child per thousand. Up to 80 children and grandchildren can be covered. Max face amount per child must be equal and can not surpass the face amount for the insured.

### **Charity Rider**

This rider allows the client to dedicate \$1000 of their policy to a charity of their choice.