

Guaranteed Issue Whole Life Agent Product Guide



This policy pays a return of premium plus 6% annual interest for non-accidental death occurring within the first three years, with full coverage for accidental death from day one. After the first three years, the death benefit is the face amount.

- Participating whole life insurance with no dividends anticipated
- Issue Ages: 50 - 75 Age Last Birthday
- Issue Amounts: \$2,500 - \$25,000*
- Underwriting:
 - Guaranteed Issue Whole Life is not intended for individuals who are terminally ill, abuse intravenous drugs, or are confined at home, to a hospital, hospice, clinic, assisted living facility, nursing home or convalescent home. The following are examples of terminal illness:
 - Any single or multiple organ end stage disease
 - Positive test result for HIV or diagnosis of AIDS or ARC
 - Diagnosis of medical condition which is expected to result in death within the next 12 months
 - Metastatic cancers with poor response to treatment
 - If the agent does not physically see the proposed insured at the time of application, it must be noted on the application. A telephone interview will be conducted by the Company.
- Premium Classes:
 - Male/Female
 - Unismoke
- Coverage continues and premiums are payable to age 121
- Annual Policy Fee \$40.00
- Premium Modes:
 - Annual
 - Semi-Annual
 - Quarterly
 - Monthly EFT
 - Monthly Collection
- No riders available

*For policies on Monthly Collection mode, maximum issue amount is \$10,000. Monthly Collection mode is available only through agents with an MDO contract.

Refers to Policy Form No. 2F401 or state variation. Product availability and specifications may vary by state. For Agent use only. Not for use with consumers.