

EASY TERM

Level Term Life Insurance to Age 95 with 10/20/30 Year Level Premium Period

Level Term Life Insurance to Age 95 with 20/30 Year Level Premium Period with ROP

Highlights:

No Exam, Blood, Urine, Liberal Ht/Wt

Great Rates

Occasional Pipe & Cigar = Non-Tobacco Rates

2-3 Day Turnaround

No Mortgage Documentation Req'd

VERY SHORT APPLICATION

- TOP COMMISSIONS
- NO E & O REQUIRED
- ADVANCES AVAILABLE (NO INTEREST) – PAID DAILY
- ANNUAL CONVENTIONS- GREAT LOCATIONS

ISSUE AGES

Age is determined by **AGE NEAREST**. The minimum issue age is 18 for all level premium periods. The maximum issue age varies by level premium period.

10-Year Term: Issue ages 18-70

20-Year Term: Issue ages 18-65

30-Year Term: Issue ages 18-55

Minimum Face: \$25,000

Maximum Face: \$300,000

Underwriting Class:

- Preferred Non-Tobacco
- Standard Non-Tobacco
- Standard Tobacco
- Simplified Issue, Standard through Table 4

No Cost Riders:

- Confined Care
- Terminal Illness
- Chronic Illness

Optional Riders:

- Children's Insurance
- Critical Illness
- Accidental Death
- Disability Income
- Unemployment Waiver of Premium

Life Insurance Underwritten by:

**American-Amicable Life Insurance Company of Texas / Occidental Life Insurance Company of North Carolina
Pioneer American Insurance Company / Pioneer Security Life Insurance Company / IA American Life Insurance**

Company Each insurer has sole financial responsibility for its own products.