

# HOME PROTECTOR

Level Term Life Insurance to Age 95 with 15/20/25/30 Year Level Premium Period

Level Term Life Insurance to Age 95 with 20/25/30 Year Level Premium Period with ROP

## Highlights:

No Telephone Interview to \$250K - to age 56

No Exam, Blood, Urine, Liberal HT/WT

Great Rates - Unisex

Occasional Pipe & Cigar = Non-Tobacco Rates

2-3 Day Turnaround

Draft first premium - Fax Apps

VERY SHORT APPLICATION

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

## ISSUE AGES

Age is determined on an **AGE LAST** birthday basis. The minimum issue age is 20 for all level premium periods. The maximum issue age varies by level premium period.

15-Year Term: Issue ages 20-65

20-Year Term: Issue ages 20-60

25-Year Term: Issue ages 20-55

30-Year Term: Issue ages 20-50

**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
- Spouse
- 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.