

GUARANTEED ISSUE (Whole Life Product)

- NO HEALTH QUESTIONS
- NO MEDICAL EXAMS
- NO PHYSICAL EXAMINATIONS
- \$5K TO \$10K FACE AMOUNTS
- AGES 45-75 (AGE NEAREST)
- LEVEL GUARANTEED PREMIUMS
- 3 YEAR GRADE (ROP + 6%, 12%, 18%)
- BEST GI COMMISSION
 - POLICY FEE COMMISSIONABLE
 - ADVANCE COMMISSIONS PAID DAILY
- DRAFT 1ST PREMIUM
- AGENT GUIDELINES:
 - AGENT MUST SEE CLIENT
 - NO POWER OF ATTORNEY
 - CANNOT BE CONFINED OR REQUIRE HOME HEALTH CARE
 - NO HIV, AIDS
 - LIFE EXPECTANCY OF AT LEAST 24 MONTHS
 - 3 TO 1 PRODUCT MIX REQUIRED
 - 1ST APP CAN BE THE GI PRODUCT
 - CHARGE BACK 1ST YEAR, 50% 2ND YEAR
- NO E&O REQUIRED
- A- AM BEST RATING



*Not Available in AK, AR, KS, MA, NM, NH, NJ, NY, NV, SD, WA, WY

(800) 460-5567
www.theinsgroup.net

A United Home Life Product

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