

SIMPLIFIED ISSUE/NON-MED TERM

- LEVEL GUARANTEED PREMIUMS
- AGE LAST
- ONE SIMPLIFIED APPLICATION FOR ALL PRODUCTS WITH LIMITED HEALTH QUESTIONS
- NO ROUTINE MEDICAL EXAMS, FLUID TESTING OR PHYSICIANS STATEMENTS
- KNOW BEFORE YOU GO POINT OF SALE INTERVIEWS
- DO NOT HAVE TO SEE APPLICANT
- 20YT AND 30YT STANDARD TO TABLE 4
 - 20 YT - Non-Tobacco/Tobacco
 - \$25K to \$200K (20-45)
 - \$25K to \$150K (46-55)
 - \$25K to \$100K (56-60)
 - 30YT - Non-Tobacco/Tobacco
 - \$25K to \$200K (20-45)
 - \$25K to \$150K (46-55)
 - 20 YT - ROP - Non-Tobacco
 - \$50K to \$200K (20-45)
 - \$50K to \$150K (46-55)
 - \$25K to \$100K (56-60)
 - 20 YT- ROP - Tobacco
 - \$50K to \$200K (20-40)
- FREE TERMINAL ILLNESS BENEFIT ON ALL PRODUCTS
- FREE CHILD RIDER (\$5K) ON ALL FACE AMOUNTS \$100K + (child must be insurable)
- ACCIDENTAL DEATH RIDER AVAILABLE ON ALL PRODUCTS
- NO E&O
- COMPETITIVE COMMISSIONS PAID DAILY
- ANNUAL CONVENTIONS
- FULLY COMMISSIONABLE POLICY FEES
- NIBTGKY PAY DIRECT AVAILABLE
- INITIAL PREMIUM CAN BE DRAFTS

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

