



Product Overview

	Guaranteed Assurance	Assurance Plus
Underwriting	Guaranteed Issue: No Health Questions	3 Medical Questions; Physician Name and Contact Info
Issue Ages	40-80	
State Availability	Not Available in AK, CT, DC, DE, HI, ME, NY, VT and WA	Not Available in AK, CT, DC, DE, HI, ME, NY and VT
Dual Contracting	No	
Minimum Face Amount	\$1,000	
Maximum Face Amount	\$40,000	
E&O Required - Yes/No	No	
Death Benefit Months 1-24	110% of premiums paid	125% of Face Amount
Death Benefit Months 25+	100% of Face Amount	125% of Face Amount
Accidental Death Benefit	Full Face Amount	

Commission Information

Renewals - Yes/No	Yes
Advancing	Yes, \$500 max
Commissions Paid	Daily
Chargebacks	Death within the first 9 months, 100% of commission will be charged back. If policy lapses, is canceled, or surrendered by the insured during the first 3 months of coverage, 100% of commission will be charged back.

Sales Information

E-App Available	In Testing
Telesale Available	No
Paper App Available	Yes
Payments Acceptable	Bank Draft, Credit Card
Face to Face Required	Yes

Available Riders

Three Riders	Child/Grandchild Rider; Spousal Bonus Rider; Accelerated Death Benefit
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