



PRODUCT PORTFOLIO HIGHLIGHTS

A- Rated

Neighbors Final Expense Plans

Simplified Issue Whole Life

Issue Ages 50-85

- Face Amounts available starting at \$3k up to \$25k
- Affordable premiums
- Simplified application

Graded Death Benefit

Issue Ages 50-85

- Face Amounts available \$3,000 - \$10,000
- Grade 1st Year - 30% of Face Amount
- 2nd Year - 70% of Face Amount
- 3rd Year - 100% of Face Amount
- Simplified Yes/No Application

Accelerated Living Benefit available for both SIWL and GDB plans (in most states)

Draft 1st premium allowed for both SIWL & GDB plans

- Insulin diabetics can qualify for level death benefit 50+
- Point of Sale Approval - 10 Min
- No face to face required
- 10 minute interview
- No Height/weight
- Free confined care rider
- Free terminal illness rider
- Membership benefits
- No E&O Required
- Advances paid daily - No interest
- Rates in top two cheapest

Whole Life Plans

Essential Life

Provides guaranteed death benefits and guaranteed cash and loan values; certificate matures at age 121, \$25,000 face amount minimum

20-Pay Life

Issue Ages 18-80

Paid-up protection after 20 years of premiums

Life Paid-up at Age 65

Issue Ages 18-60

Paid-up protection at age 65

Level Pay - Pay to Age 121

Issue Ages 18-85

Premiums paid over life time

Youth Essential Life

Issue ages 0-17. Provides guaranteed death benefits and guaranteed cash and loan values; \$10,000 face amount minimum

20-Pay Life

Paid-up protection after
20 years of premiums

Level Pay - Pay to Age 121

Premiums paid over life time

Universal Life Plans

SecureLife DB & SecureLife CV

Issue Ages 0-85 for Non-Tobacco risk classes

16-75 for Tobacco risk classes

- Face Amount minimum \$25,000 for CV \$50,000 for DB (\$100,000 for preferred)
- Adjustable benefit
- Flexible premiums
- Loans available immediately, 4% net cost. Preferred loans Available
- Option for Level or Increasing Death Benefit
- High Target
- 2 Year Rolling Target
- 15 year surrender charge schedule

Riders available: Accelerated Living Benefit, Accidental Death Benefit, Flexible Premium Deferred Annuity, and Guaranteed Insurability

Child Rider for \$5,000 available on SecureLife DB

Royal Advantage Term Life

10-Year Issue Ages 16-70

20-Year Issue Ages 16-60

30-Year Issue Ages 16-50

- Exceptional riders and benefits available in most states;
 - Premium Waiver Disability
 - Accelerated Living Benefit - NH 75%

- Face Amount minimum \$100,000
- Face Amount maximum \$4,000,000
- Super Preferred, Preferred, & Standard risk classes
- Guaranteed level premium plans
- Banded rates
- Option to convert to permanent coverage
- Good rates to age 40
- \$75 Cert Fee Commissionable