

OTHER COMPANIES ARE CUTTING BACK ON TERM

NOT US!!!!!!



1. **New and Unique Term Products!**

Graded Benefit Term 10 – For clients with significant health issues.
Up to 16 tables issued as standard.

Express Issue Term Deluxe 20 – Immediate death benefit with up to 8
tables issued as standard (useful for insulin dependant diabetics).

Express Issue Term 65 – Coverage for your client's entire working lifetime to age 65. Up to 4 tables
issued as standard. Return of premium option available (Premier 65). Plus a free child rider if the face
amount is \$100,000 or greater.

2. **Higher Commissions!**

Commissions increased on:

- Express Issue Term Plus
- Premier 20
- Express Issue Term 65
- Premier 65

3. **New ‘Know Before You Go’ Underwriting Process on Term!**

A Point of Sale PHI with simultaneous ordering of MIB and Rx databases. You'll know if you should
send in the application before the end of the PHI!

4. **New Yes/No Application on Term!**

An easier to use application that better enables you to know immediately if your client can qualify for
our products.