

Exclusive Offer for Contracted Producers & Agency Owners

Worksite Group Life Insurance — Guaranteed Issue —

Ideal for First Responders, Unions & Associations!

Permanent, Portable Coverage — No Medical Exam — All States — Since 1891!

- Employee Life Option Plus (ELOP): permanent interest-sensitive whole life — ends at age 95.
- GI coverage for employees, spouses, children & grandchildren — all with one application.
- Guaranteed premiums, guaranteed cash value (min. 3% credited rate, current 4.25%).
- Portable — stays with the employee at the same premium if they change jobs or retire.

Built for High-Risk Workforces

First Responders • Unions • Associations

ELOP Whole Life | Ages 18–72 (Employee & Spouse)

No medical exam — Guaranteed Issue for employee, spouse, children & grandchildren
Ideal for police, fire, EMS & other high-risk groups who may struggle with traditional underwriting

Optional riders: Accidental Death, Waiver of Premium, Term to 65, Children's Term & CATLOSS

Accelerated Benefit Option Rider (ABOR) available — terminal illness payout up to \$50,000

GI COVERAGE HIGHLIGHTS

Employee & Spouse GI:
Ages 18–72 (money purchase)

Dependent Children:
Age 15 days – 25 years

Grandchildren:
Age 15 days – 15 years

Cash Value Rate:
3.00% guaranteed / 4.25% current

Interest Rate Kickers:
Yr 11–15: +0.50% | Yr 16+: +1.00%

Product Options & Optional Riders — All States

Guaranteed Issue underwriting • Portable coverage • Approved in all 50 states

ELOP Whole Life <i>Permanent — Ends at 95</i> <ul style="list-style-type: none">• Locked-in premiums• Tax-deferred cash value• GI underwriting• Portable at same rate GI Available	Level Term to Age 65 <i>Optional Rider Add-On</i> <ul style="list-style-type: none">• Term coverage to 65• Paired with whole life• Affordable add-on• Employer/employee paid Add-On Rider	Accidental Death <i>AD Benefit Rider</i> <ul style="list-style-type: none">• Extra payout on AD• Affordable rider cost• Paired with base policy• All issue ages Add-On Rider	Waiver of Premium <i>Payor Waiver Rider</i> <ul style="list-style-type: none">• Waives premium if disabled• Available to age 55• Covers all dependents• 10% of base cost Add-On Rider	Children's Term Rider <i>& Catastrophic Loss</i> <ul style="list-style-type: none">• Term for dependents• CATLOSS: ADL benefit• \$1k–\$3k/mo• CATLOSS Same GI underwriting Add-On Riders
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COMMISSION POTENTIAL — TOP-TIER PRODUCER

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Up to 6.5% renewals

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