

Home Protector

Level Term Life Insurance

Agent Training



Agent Use Only: Not for Public Distribution

Why sell Home Protector?

- Mortgage term market is **HUGE**
- Home Protector is the **PREMIER** product
- Single page application / 3 Day Turnaround
- Liberal T4 underwriting
- **GREAT** Riders & Supplemental Benefits
- Built in **NO COST** Chronic, Confined Care & Terminal Illness riders

Home Protector: Specifications

- **Simplified Issue Term Life Insurance**
- **15/ 20/ 25/ 30 Year Durations**
- **Guaranteed Premiums**
- **ART to age 95 after term duration**
- **Convertible (up to age 75) to any permanent plan without evidence of Insurability !**
- **Return of Premium Plan**
Available on 20, 25 & 30 Year



Home Protector: Specifications

Issue Ages (age last)	Non-Tobacco	Tobacco
15 year level	20-65	20-65
20 year level	20-60	20-60
25 year level	20-55	20-55
30 year level	20-50	20-50
20 year ROP	20-60	20-60
25 year ROP	20-55	20-55
30 year ROP	20-50	20-50

- **Minimum Issue Limits:** \$25,000 (or \$25.00 monthly, whichever is greater)
- **Maximum Face Amount:** \$300,000
- **Modal Factors:** Monthly .088, Quarterly .262, Semiannual .519
- **Policy Fee:** \$80 Annually (commissionable)
- **Rate Classes:** Tobacco/Non-Tobacco (Unisex)

Home Protector: Available Riders

- **Optional Riders:**

- Return of Premium
- Critical Illness Rider*
- Disability Income Rider**
- Accident Only Total Disability Benefit Rider**
- Waiver of Premium*
- Waiver of Premium for Unemployment Rider
- Children's Insurance Agreement
- Accidental Death Benefit
- Level Term Insurance Rider

- **No Cost Riders:**

- Terminal Illness
- Confined Care
- Chronic Illness

* Waiver of Premium cannot be issued on the same policy with the Critical Illness Rider.

** Disability Income Rider and Accident Only Disability Income Rider cannot be issued on the same policy.

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Home Protector: No Cost Riders

- **Terminal Illness Accelerated Benefit Rider**
 - Can receive up to 100% of the death benefit when insured has a life expectancy of 12 months or less (24 in some states)
- **Accelerated Benefits Rider – Confined Care**
 - If the insured is confined to a nursing home at least 30 days after the policy is written, the insured can receive a monthly payment
 - Monthly benefit of 2.5% of the face amount up to \$5,000
- **Chronic Illness Accelerated Death Benefit Rider**
 - With this benefit a portion of the death benefit can be accelerated early if an authorized Physician certifies that the proposed insured is chronically ill
 - Benefit of up to 95% of the face amount up to \$150,000

Home Protector: Benefits & Riders

Return of Premium

- Available on 20, 25 & 30 year plans
- Provides a cash value that is payable at the end of the level term
- After the term period, returns 75% of the following:
 - Base Policy Fee
 - Policy Fee
 - Modal Factor
- Begins building cash value within the 1st few policy years.
- Should the policy terminate early, the insured is entitled to a partial surrender once the cash value begins
- The percentage increases each year until it reaches 75% at the end of the term period selected

Home Protector: Benefits & Riders

- **Level Term Insurance Rider**

- Spouse Issue Age: 15-65
- Maximum: Not to exceed face amount of base policy or \$200,000 (whichever is less)
- Provides level term insurance for 20 years or to the insureds attained age 70 (whichever comes first)

- **Critical Illness Rider**

- Issue Age: 20-65
- Available at 25%, 50%, or 100%
- Maximum CIR Benefit: \$100,000
- Rider coverage expires at age 70
- Provides cash benefit to the insured upon the diagnosis of a covered critical illness

- **Disability Income Rider**

- Issue Age: 20-55
- Minimum Disability Income Benefit: \$500/month
- Pays monthly benefit of 2% of the face amount, not to exceed \$1,500
- Benefit period runs for 2 years and must begin before age 65
- 60 day elimination period and not retroactive
- Ineligible occupations are listed in the agent guide
- Rider terminates at age 65 (unless benefit period is in effect)

Home Protector: Benefits & Riders

- **Accident Only Total Disability Benefit Rider**

- Issue Age: 20-55
- Minimum Disability Income Benefit: \$500/month
- Pays monthly benefit of 2% of the face amount, not to exceed \$2,000
- Benefit period runs for 2 years and must begin before age 65
- 60 day elimination period and not retroactive
- Will cover self-employed applicants
- Rider terminates at age 65 (unless benefit period is in effect)

- **Waiver of Premium Rider**

- Issue Age: 20-55
- Waives the payment of the premium (including riders) in the event of total and permanent disability
- Rider coverage expires at age 60 (unless rider is in effect)

- **Waiver of Premium for Unemployment Rider**

- Issue Age: 20-60
- Waives the payment of each premium (including riders) in the event the insured becomes unemployed
- Rider coverage expires at age 65 or end of the policy (unless rider is in effect)

Home Protector: Benefits & Riders

- **Children's Insurance Agreement**

- Issue Age: 15 days to 17 years
- Provides \$3,000 per unit (max 5) through age 25
- Convertible to an individual policy at a rate of 5x the amount of insurance provided (Guarantee Insurability)
- Premium: \$8.50 annually per unit

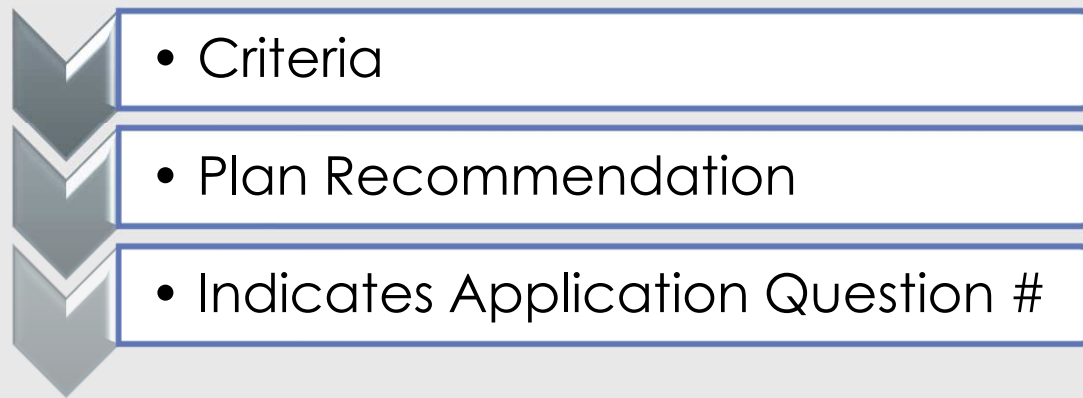
- **Accidental Death**

- Issue Age: 20-64
- Maximum: \$200,000 or 5x the face amount of the policy (whichever is less)
- Additional benefit paid to the beneficiary if the insured dies as a result of an accident
- Benefit Expires at age 65

Home Protector: Agent Guide

OUR COMPREHENSIVE AGENT GUIDE PROVIDES YOU WITH THE FIELD UNDERWRITING TOOLS YOU NEED MOST!

Impairment Listing

- 
- Criteria
 - Plan Recommendation
 - Indicates Application Question #

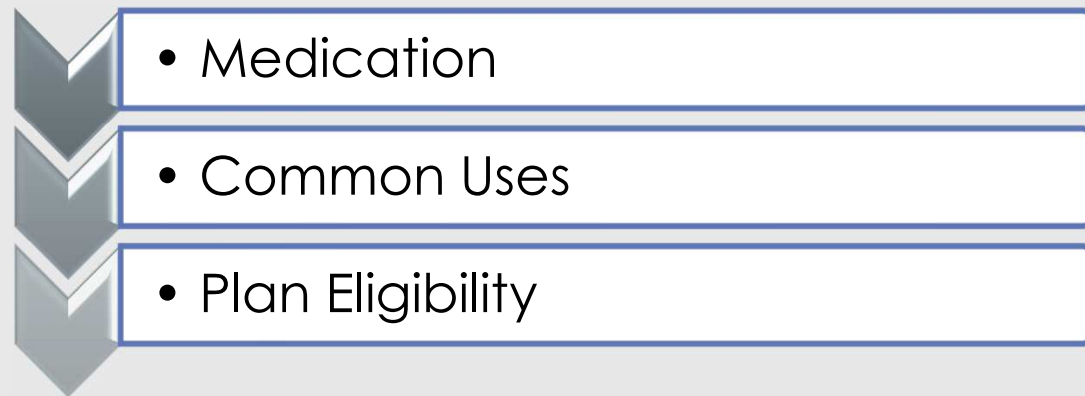
Example:

Impairment	Criteria	Life	DIR	AODIR	CIR	Question on App
Hypertension (High Blood Pressure)	Controlled w/ 2 or less medications, provide current BP reading history.	Standard	Standard	Standard	Standard	1a
	Uncontrolled or using 3 or more medications to control	Decline	Decline	Decline	Decline	1a
	In combination with Thyroid Disorder	Standard	Standard	Standard	Decline	1a

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Home Protector: Agent Guide

Prescription Reference Guide

- 
- Medication
 - Common Uses
 - Plan Eligibility

Example:

Medication	Common Use of Concern	RX Fill Within	Plan Eligibility
Furosemide	High Blood Pressure (HTN)	N/A	See “*” Below
	CHF	N/A	Decline

* High Blood Pressure - If controlled with 2 or less medications, client could qualify for the plan. If controlled with 3 or more medications, the client will not be eligible for coverage.

Home Protector: Agent Guide

Build Chart

HEIGHT	MINIMUM WEIGHT MUST BE AT LEAST	MAXIMUM WEIGHT WITHIN TABLE 4
4'10'	86	199
4'11"	88	205
5'	90	212
5'1"	93	220
5'2"	95	227
5'3"	99	234
5'4"	101	242
5'5"	104	249
5'6"	106	257
5'7"	110	265
5'8"	113	273
5'9"	117	281
5'10"	120	289
5'11"	125	298
6'	129	306
6'1"	133	315
6'2"	136	323
6'3"	140	332
6'4"	143	341
6'5"	146	350
6'6"	149	359
6'7"	153	368
6'8"	157	378
6'9"	160	387

Applicants that are below the minimum weight or above the maximum weight on the above chart are not eligible for coverage. If the applicant has a medical condition combined with build that exceeds table 2, the applicant is not eligible for coverage.

Home Protector: Telephone Interview

Age & Amount	20-55	56-65
25,000 – 149,999		
150,000 – 300,000		T

Point of Sale (Preferred Method)

EMSI: 866-719-2024

After Point of Sale

Vendor will contact applicant to complete the interview or schedule a time to complete

Home Protector: Underwriting

- Simplified Issue
- No Exam or Blood Work Needed
- Standard through Table 4
- Eligibility for coverage is based on:
 - ✓ **Simplified Application**
 - ✓ **Liberal Height and Weight Chart**
 - ✓ **Medical Information Bureau (MIB) and Script Check**
 - ✓ **Telephone Interview (If Applicable)**

Mobile Options & Additional Tools

Mobile Application Submission (www.insuranceapplication.com)

- Complete applications electronically using a tablet or similar device.
- Go to www.insuranceapplication.com (Select option for the “Mobile Application”).
- Applicants sign the application directly on the tablet device using a stylus or simply their finger. (Requires a face to face sale to be made with the client.)
- The application and all required forms will be completed in their entirety. Applications will be submitted to the Home Office in good order.
- Opt to receive an Automated Underwriting Decision with use of the Mobile Application.

Mobile Options & Additional Tools

Automated Underwriting Decision Engine

When selected, this option provides you with the opportunity to receive a preliminary underwriting outcome on your screen within seconds of application submission.

- As you begin to complete the application on Mobile App, select the option '**Yes, Use Underwriting Decision**'. Then as you complete the health questions, you will also be prompted to provide specific details to any '**yes**' answers. The additional fields would need to be completed in order to submit the application and receive an automated underwriting decision.
- You will be provided with one of the below automated decisions upon submission of the application to the Home Office.
 - Approved
 - Refer to Home Office
 - Declined
- The application will be sent to the Home Office for final processing (regardless of the decision provided).

Mobile Options & Additional Tools

Application Submission (Wet Signature)

- New applications may be submitted to the Home Office via scan, mail or fax. Refer to the Company website for instructions on Scanning, AppDrop and AppFax under the link “Transmit Apps”.
 - **Submit Via Fax (254) 297-2100**
 - **Submit Via AppDrop by uploading to www.insuranceapplication.com**
- If the application is scanned or faxed, be sure to transmit any and all supporting documents.
- If the application has been uploaded or faxed, DO NOT send in the original.

Marketing Materials / Supplies

- Order Supplies Directly from Your Agent Portal
 - Contains Current Brochures, Applications, Agent Guides, Flyers, & More

Questions?

Agent Hotline: 800-736-7311 (prompts 1, 1, 2)

Email: marketingassistants@aatx.com

