

Senior Choice

(Ages 50 through 85)

Family Choice

(Ages 0 through 49)



Agent Training

Agent Use Only: Not for Public Distribution

Final Expense: Product Specs

- Simplified Issue Whole Life Insurance
- Premiums are Guaranteed for the Life of the Policy
- 2 Death Benefit Options for 0-49
- 3 Death Benefit Options for 50-85
- Modal Factors: Monthly .088, Quarterly .262, Semi-annual .519
- Policy Fee: \$30 Annually (fully commissionable)

Death Benefit Option	Percentage Paid	Younger Ages (0-49) Minimum \$10,000	Older Ages (50-85) Minimum \$2,500 (\$5,000 WA)
Immediate	<ul style="list-style-type: none"> • 100% all years 	<ul style="list-style-type: none"> • 0-49: Up to \$35,000 	<ul style="list-style-type: none"> • 50-75: Up to \$35,000 • 76-85: Up to \$20,000
Graded*	<ul style="list-style-type: none"> • 30% 1st Year • 70% 2nd Year • 100% >3 Years 	<ul style="list-style-type: none"> • Not Available 	<ul style="list-style-type: none"> • 50-85: Up to \$20,000
Return of Premium*	<ul style="list-style-type: none"> • 0-64 ROP+10% ≤ 3 Years • 100% >3 Years • 100% Accidental • 65-85 ROP+10% ≤ 2 Years • 100% > 2 Years 	<ul style="list-style-type: none"> • 18-49: Up to \$20,000 	<ul style="list-style-type: none"> • 50-85: Up to \$20,000

*100% Accidental death all years

Final Expense: Rider Availability

Rider	Older Ages (IMD)	Older Ages (GDB)	Older Ages (ROP)	Younger Ages (IMD)	Younger Ages (ROP)
Grandchild Rider (Great)	Y	Y	Y	N	N
Nursing Home WOP	Y	N	N	N	N
Child's Rider	Y	Y	N	Y	N
ADB	Y	Y	N	Y	N
Level Term (Spouse Only)	N	N	N	Y	Y
WOP	N	N	N	Y	N
Terminal Illness	Y	Y	Y	Y	Y
Confined Care	Y	N	N	Y	N

Final Expense: 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 5% of the face amount up to \$5,000



Final Expense: Benefits & Riders

- **Accidental Death Benefit (ADB):**
 - Provides an additional amount of death benefit should the insured die as a result of an accident
 - Issue Ages: 0-80
 - Minimum Amount: \$2,500
 - Maximum Amount: Equal to the face amount of the policy
 - Benefit Terminates: At age 100
- **Grandchild Rider (GCIA):**
 - Provides life insurance protection on each grandchild and great grandchild through age 20.
 - This benefit also guarantees their future insurability for up to \$25,000 (per unit) of individual protection regardless of their health
 - Issue Age:
 - Primary Insured: 50 – 80
 - Grandchildren: 180 days – 15 years
 - Premium \$12.00 annually per grandchild per unit
 - Maximum Units: 2 (\$5,000 per unit)

Final Expense: Benefits & Riders

- **Nursing Home Waiver of Premium Rider (NHWP)**
 - Waives payment of policy premiums if confined in a nursing home for 90 consecutive days
 - Issue Ages: 50 – 85
 - Coverage Period: Same as the base policy
- **Children's Insurance Agreement (CIA):**
 - Provides \$3,000 per unit of level term insurance on the lives of children until the earlier of the child's age 25 or the applicant's age 65.
 - The coverage is convertible to a permanent plan of insurance at a rate of up to five times the amount of insurance provided on the CIA.
 - Issue Ages:
 - Primary Insured: 15-60
 - Children: 15 days – 17 years
 - Premium: \$8.50 annually per unit
 - Maximum: 2 units (\$6,000 face amount of coverage)

Final Expense: Benefits & Riders

- **Level Term Insurance Rider (Spouse Only)**
 - Provides 20 year level term insurance on the spouse
 - Spouse Issue Ages: 15-49
 - Minimum Amount: \$5,000
 - Maximum Amount: \$35,000 (not to exceed face amount of base policy)
- **Waiver of Premium Rider (WP)**
 - Will waive the payment of each premium of the policy in the even of total and permanent disability of the insured
 - Issue Ages: 0-49

Final Expense: Agent Guide

- **No medical exams or bloodwork**
- **Yes / No Application**
- **MIB / RX Check**
- **Liberal Build Chart**

- **Older Ages**
 - Telephone Interview (all sales except ROP)
 - POS Decisions Available (Apptical)
 - Multiple Languages Available

- **Younger Ages**
 - Telephone Interview (Issue Ages 40-49 Only)
 - Multiple Languages Available

Final Expense: Agent Guide

Impairment Listing

- 
- Criteria
 - Plan Recommendation
 - Indicates Application Question #

Prescription Reference Guide

- 
- Medication
 - Common Uses
 - Plan Eligibility

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”).
- First time users will need to complete the brief self-registration process.
- Training Manual available on the site.
- 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.

Mobile Options & Additional Tools

Application Submission (Wet Signature)

- **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

