



# Matching the Right Product to the Need

## Whole Life Final Expense

### Immediate Death Benefit

*Preferred Underwriting*

**BMP, POM GUR**

*Standard Underwriting*

**BMS**

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### 2-Year Modified Graded Death Benefit

*Qualified Underwriting*

**BMQ, BMQL**

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### Juvenile – Peace of Mind for Tomorrow

*Simplified Underwriting*

**POM TOM**

*This product guide is strictly limited to use by agents of Old American Insurance Company.*

#### **Budget Master Preferred (BMP)** – Class: M/F; Rates: T/NT

The Budget Master Preferred is designed for the preferred health class of the senior market to meet the need of final expense coverage. This product is priced ultra competitively and full face amount is payable immediately upon death of the insured.

- Issue Ages 0 – 80
- Minimum Face Amount \$5,000
- Maximum Face Amount \$100,000 (ages 0 – 60)  
\$50,000 (ages 61+)

#### Underwriting Guidelines

- Additional underwriting requirements may apply on face amounts over \$49,000 (ages 0 – 55)
- Additional underwriting requirements may apply on face amounts over \$25,000 (ages 56 and up)
- Health questions 1 through 16 are answered “No”
- Riders ADB, ABR, CTR, WPNH\*

\*The WPNH is not available in CT, MA, NJ and PA.

#### **Peace of Mind Guaranteed (POM GUR)** – Class: Unisex; Rates: Blended

The Peace of Mind Guaranteed is an excellent policy for consumers who are concerned about paying more in premiums than the face amount of the policy. This is paid up in 10 years so the policy is attractive to clients who want a limited premium payment period.

- Issue Ages 0 – 75
- Minimum Face Amount \$1,500\*
- Maximum Face Amount \$100,000 (ages 0 – 60)  
\$50,000 (ages 61+)

#### Underwriting Guidelines

- Additional underwriting requirements may apply on face amounts over \$49,000 (ages 0 – 55)
- Additional underwriting requirements may apply on face amounts over \$25,000 (ages 56 and up)
- Policy paid up in 10 years
- Increasing death benefit for issue age 56 – 75
- Health questions 1 through 16 are answered “No”
- Riders WPNH\*\*

\*Minimum face amount \$5,000 in WA.

\*\*The WPNH is not available in CT, MA, NJ and PA.

#### **Budget Master Standard (BMS)** – Class: M/F; Rates: T/NT

The Budget Master Standard is designed for the senior market as final expense coverage. This product is targeted toward those who do not qualify for the Budget Master Preferred due to health reasons. Full face amount is payable immediately upon death of the insured.

- Band 1 \$1,000 – \$4,999\*  
Issue ages 50 – 85 for insured, 40 – 85 for spouse if issued at the same time
- Band 2 \$5,000 – \$25,000  
Policy face amount may be increased to \$35,000 after 12 months in force  
Issue ages 0 – 85 for insured and/or spouse

#### Underwriting Guidelines

- Health questions 1 through 12 are answered “No”
- Riders ADB, ABR, CTR, WPNH\*\*

#### **Multi-policy Discount** – Class: M/F; Rates: T/NT

The Multi-policy Discount was designed to be paired with an existing in-force **BMS** policy in order to reduce the insured’s rate on any new **BMS** policy below \$5,000 in face amount. When adding the Multi-policy Discount, the combination of the existing in-force BMS policy and the new BMS policy must exceed the \$5,000 threshold in face amount.

\*Minimum face amount \$5,000 in WA.

\*\*The WPNH is not available in CT, MA, NJ and PA.

### Simplified Underwriting

#### Peace of Mind for Tomorrow (POM TOM) – Class: Unisex

The Peace of Mind for Tomorrow policy is an excellent choice for supplemental sales to parents and grandparents to insure children ages 15 days – 15 years. The face amount is payable upon the death of the insured for either death from natural causes or accidental death.

- Issue Ages 15 days – 15 years
- Face Amounts \$5,000 or \$10,000  
\$12.55 monthly PAP or \$23.60 monthly PAP

#### Underwriting Guidelines

- Level premiums are payable for 10 years. After 10 years, policy becomes paid up.
- Complete pages 1, 3, 4, 5, and 6 (pages 1, 3, 4, 5, 6, and 7 in Maryland and Washington)
- Health questions 1 through 3 are answered “No”
- Riders None
- No point of sale interview required

### Qualified Underwriting

For both BMQ and BMQL

- Same premiums
- Issue Ages 40 – 80
- Minimum Face Amount \$1,000 (WA only: \$5,000 minimum)
- Maximum Face Amount \$35,000 (\$25,000 maximum in first year)
- Return of Premium during first two policy years
- Riders ADB\*, ABR\*\*, CTR

#### Underwriting Guidelines

##### BMQ

- Health questions 1 through 12 are asked and answered. Questions 1 through 8 must be answered “No,” while questions 9 through 12 may be answered “Yes.”
- Underwriting will do Rx check on face amounts of \$5,000 or greater
- No point of sale interview required

##### BMQL

- Health questions 1 through 8 are asked and answered. Questions 1 through 4 must be answered “No,” while questions 5 through 8 may be answered “Yes.”
- No point of sale interview required
- No Rx check

For more information, please contact your General Agent Manager.

*\*Please refer to the agent handbook for more information on the ADB rider.*

*\*\*ABR cannot be added until after the second policy anniversary date.*



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