

ASSOCIATION MEMBERSHIP WITH GUARANTEED ISSUED BASED ISSUED TERM LIFE INSURANCE

A comprehensive Product Information and Training Guide for WAOA Agents



Membership with Guaranteed Issue Term Life PLUS

- Have You ever had to tell a client "your application for life insurance has been denied"?
- In today's marketplace, what GUARANTEED ISSUE LIFE INSURANCE options are available for individuals under age 45 with medical issues?
- How many hard-to-place clients want more coverage than traditional Whole Life or Final Expense plans offer?

There is a solution to each of these questions that can help people in need and "explode" your referrals and traditional lines of business.



Membership with Guaranteed Issue Term Life PLUS

- The perfect solution to fit ANYONE's Life Insurance needs.
- Guaranteed Issue Term Life coverage for anyone age 18 75.
- Everyone qualifies and is accepted <u>GUARANTEED</u>.

NO MEDICAL QUESTIONS ASKED !!!

This affordable membership based Guaranteed Issue solution can help people in need and "<u>explode</u>" your referrals and traditional lines of business.

Protection Plus Life is a comprehensive, benefit rich membership package designed to provide members and their loved ones with programs, options and services necessary for their family health and financial wellness.

- Prescription Discount
- Dental Care
- \circ Vision Care
- Lab Testing
- 24/7 Doctor Access including Naturopathic & Wellness Doctors for member & Entire Family
- Hearing Care
- Medical Care Help
- And more membership benefits

Each Protection Plus Life package also includes Guaranteed Issue Term Life coverage!

Membership designed to keep your client and client Family Financial Future Secure!!



Protection Plus Life

Membership with Guaranteed Issue Term Life PLUS



Individuals' age's 18 – 75 can elect the membership option to fit their coverage needs and budget.

- Membership options include <u>\$10,000 to \$50,000</u> of 5 year, Renewable and Convertible Modified Term Life.
- Members Affordable Monthly Costs are Age Banded-Modified Death Benefit in Years 1 and 2.

Everyone qualifies and is accepted – GUARANTEED!!!

NO MEDICAL QUESTIONS ASKED !!!

Membership with Guaranteed Issue Term Life PLUS

• WAOA Association membership dues are included in total monthly costs.

 $_{\odot}$ Bundled WAOA membership benefit plans are designed to fit any budget.

Includes many value-added NON - INSURANCE Benefits and Services.

○ Social Security or ITIN Number Optional.

 \circ No One Declined- Everyone Qualifies

All *Protection Plus Life* memberships includes Guaranteed Issue Term Life Insurance.

- Individuals' age's 18-75 can elect a membership option that includes \$10,000 to \$50,000 of 5-year RENEWABLE – MODIFIED TERM LIFE INSURANCE.
- Individuals cannot be turned down GUARANTEED!!!
- NO Medical Questions Asked NO Exams Or Interviews Required – Everyone Accepted
- Monthly Costs for WAOA Memberships with Guaranteed Issue Term Life based on member's age.
- Members Modified 5 Year Guaranteed Issue Term Life coverage is Renewable to Age 80 (5 Year-Band).

Membership with Guaranteed Issue Term Life PLUS





AM Best rated carrier domiciled in Oklahoma

WAOA Membership with Guaranteed Term Life Insurance

Coverage Issued and Insured by LifeShield

National Insurance Company

| Age | Protection | Protection | Protection | Protection | |
|-------|------------|------------|------------|------------|----------|
| Band | Plus 10 | Plus 20 | Plus 30 | Plus 40 | Plus 50 |
| 18-34 | \$35.28 | \$36.96 | \$38.64 | \$40.32 | \$42.00 |
| | | | | | |
| 35-44 | \$37.59 | \$41.58 | \$45.57 | \$49.56 | \$53.55 |
| | | | | | |
| 45-54 | \$43.05 | \$52.50 | \$61.95 | \$71.40 | \$80.85 |
| | | | | | |
| 55-64 | \$58.38 | \$83.16 | \$107.94 | \$132.72 | \$157.50 |
| | | | | | |
| 65-75 | \$135.24 | \$236.88 | \$338.32 | \$440.16 | \$541.80 |

- ALL SLP Membership OPTIONS Include Guaranteed Issue 5 Year Renewable Modified Term Life Insurance.
- Guaranteed Renewable to Age 80
- Modified Death Benefit During First Two Years.
- Monthly Costs include all required WAOA membership dues, fees, member processing and admin services costs.

Protection Plus Life

Membership with Guaranteed Issue Term Life PLUS

Currently Available in - AL, AR, AZ, CA, DC, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MI, MO, MS, NC, ND, NE, NJ, NM, NV, OH, OK, PA, SC, TN, TX, VA, WV, WY. (Protection Plus Life plans are NOT available in all states)

- No Medical Questions Asked
- Social Security / ITIN numbers are optional
- Everyone Accepted Guaranteed

Membership with Guaranteed Issue Term Life PLUS

Modified Death Benefit - \$10,000 to \$50,000 Accidental Death – Ultimate Face Amount In

For Death By Natural Means (Non-Accidental)

| Certificate Year 1 | 120% of All Insurance Premiums Paid | | | | |
|-----------------------|-------------------------------------|--|--|--|--|
| Certificate Year 2 | 20% of the Ultimate Face Amount | | | | |
| Certificate Year 3 | Ultimate Face Amount | | | | |
| 5-Year Renewable Term | | | | | |

WAOA Members GTL coverage subject to policy terms, conditions, and exclusions. Modified Death Benefit in policy certificate years 1 and 2 as detailed.

Membership with Guaranteed Issue Term Life PLUS

An individual's effective date of membership and coverage are issued based on the applicants' initial payment process date & enrollment.

1st of the Month Effective Date

- Enrollments submitted through the on-line system between the <u>15th 31st</u> of any given month will be issued with a 1st of the month effective date.
- The recurring payment / transaction for <u>1st of month effective members is always the 20th of each preceding month prior to the coverage period.
 </u>

15th of the Month Effective Date

- Enrollments submitted through the on-line system between the <u>1st 14th</u> of any given month will be issued with a <u>15th</u> of the month membership / coverage effective date.
- Recurring payment / transaction for <u>15th of month effectives is always the 5th of each preceding</u> month prior to the coverage period.

Membership with Guaranteed Issue Term Life PLUS

Protection Plus Life Agents Receive

FREE Personalized Sales and Enrollment Website

FREE Sales Management- Email & Quoting System

NO Appointment Fees – NO Documents To Submit!!

Register on-Line Today – Write Your 1st Case today!!!

NEVER Walk Away From a SALE Again For Any Reason Any Individual Age 18 – 75 Qualifies and is Accepted!!



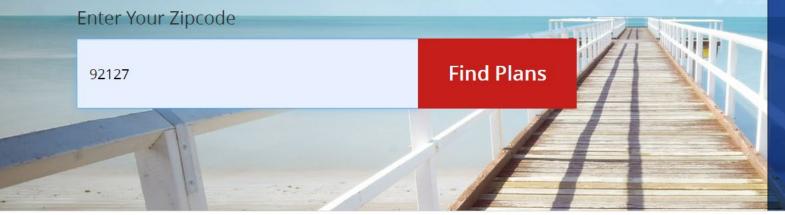
Agent: Paul Bartlett Phone: (858) 451-9309 Email: paul@alternativelegacy.com

Select Language

Agent Login

Protection Plus Life Affordable Life Insurance

Compare and Save!



Up to **\$50,000 Guaranteed** Issue Term Life Coverage

NO Medical Questions Asked

Everyone Age 18 through 75 Accepted **GUARANTEED!!**

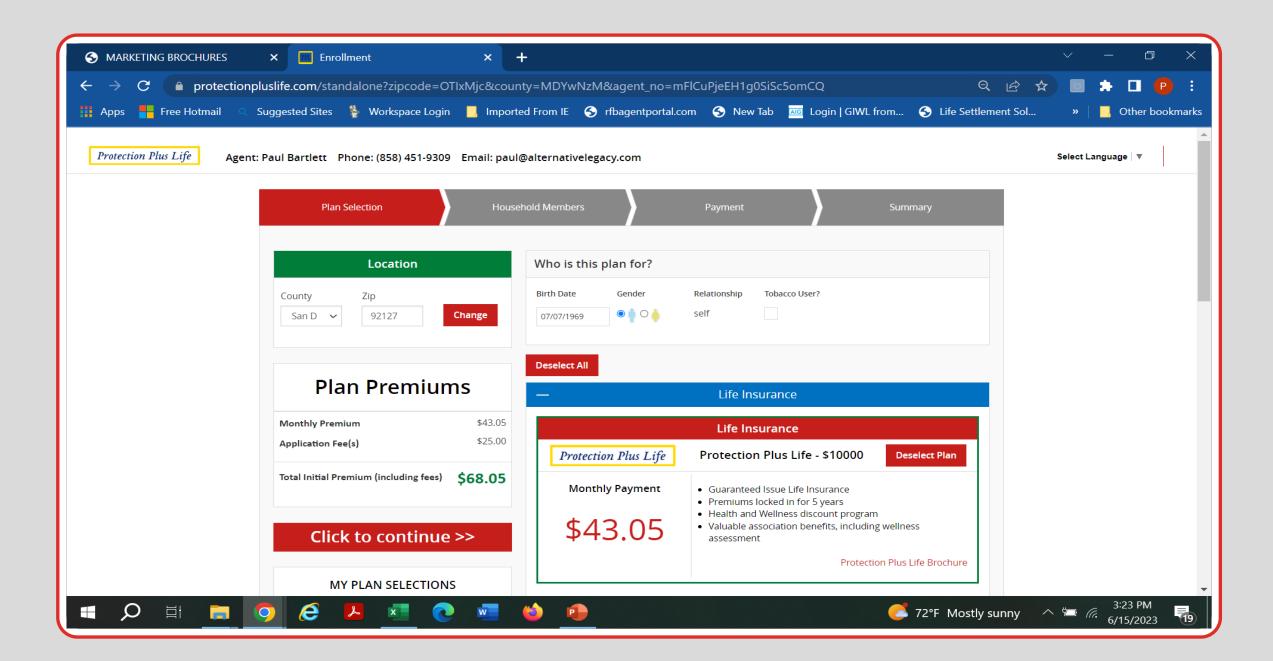
5 Membership Based Coverage Options

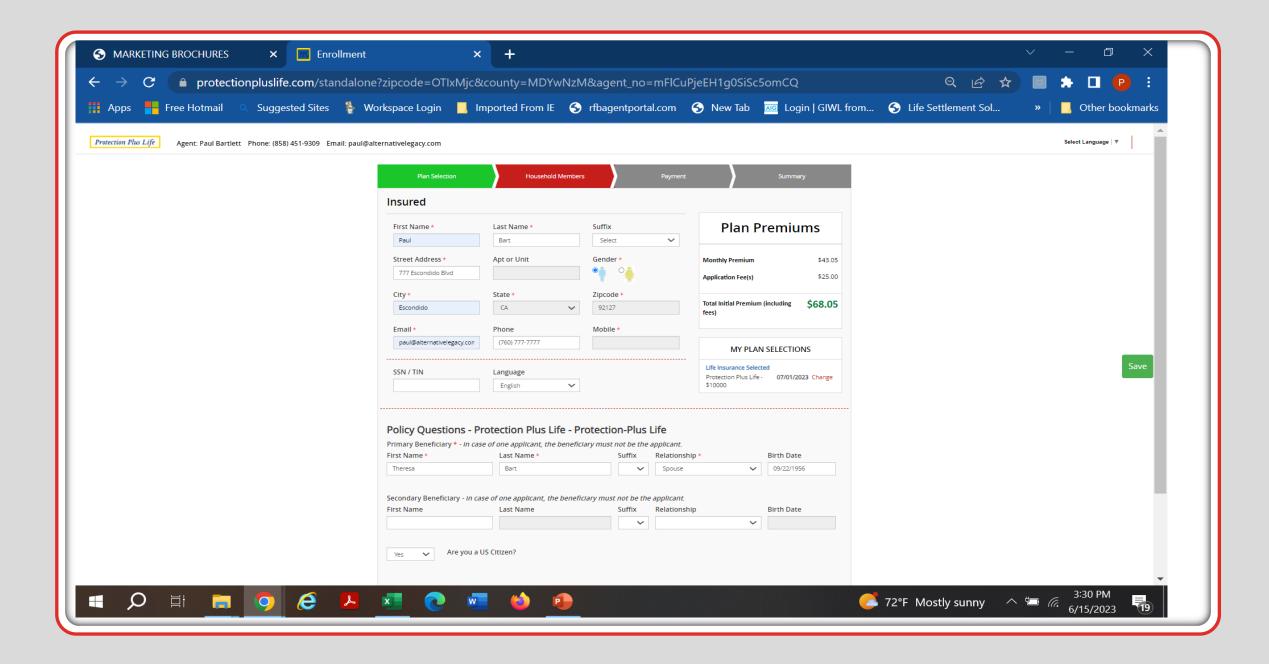
To view <u>YOUR</u> available plan options, enter your zip code and <u>click "Find Plans</u>". <u>Then</u> on the selection page, enter <u>YOUR</u> birth date and gender <u>to view</u> monthly costs, coverage levels and <u>complete</u> program brochure.

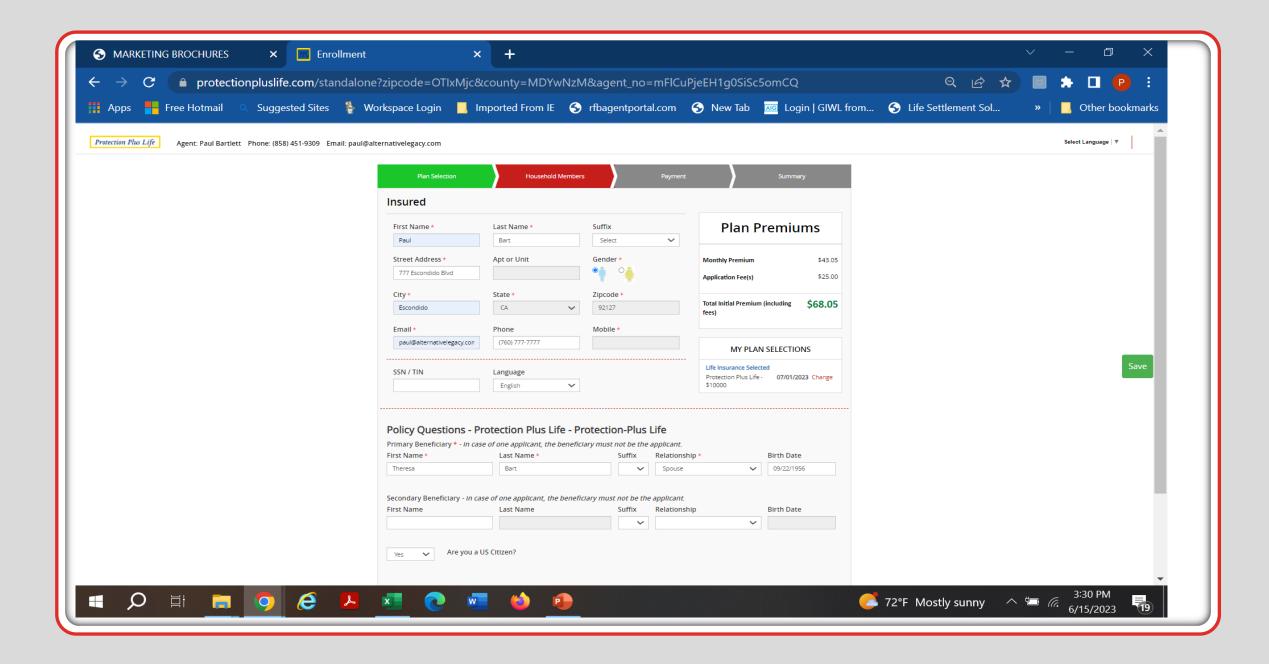
Contact your Protection Plus agent listed above for questions or assistance.

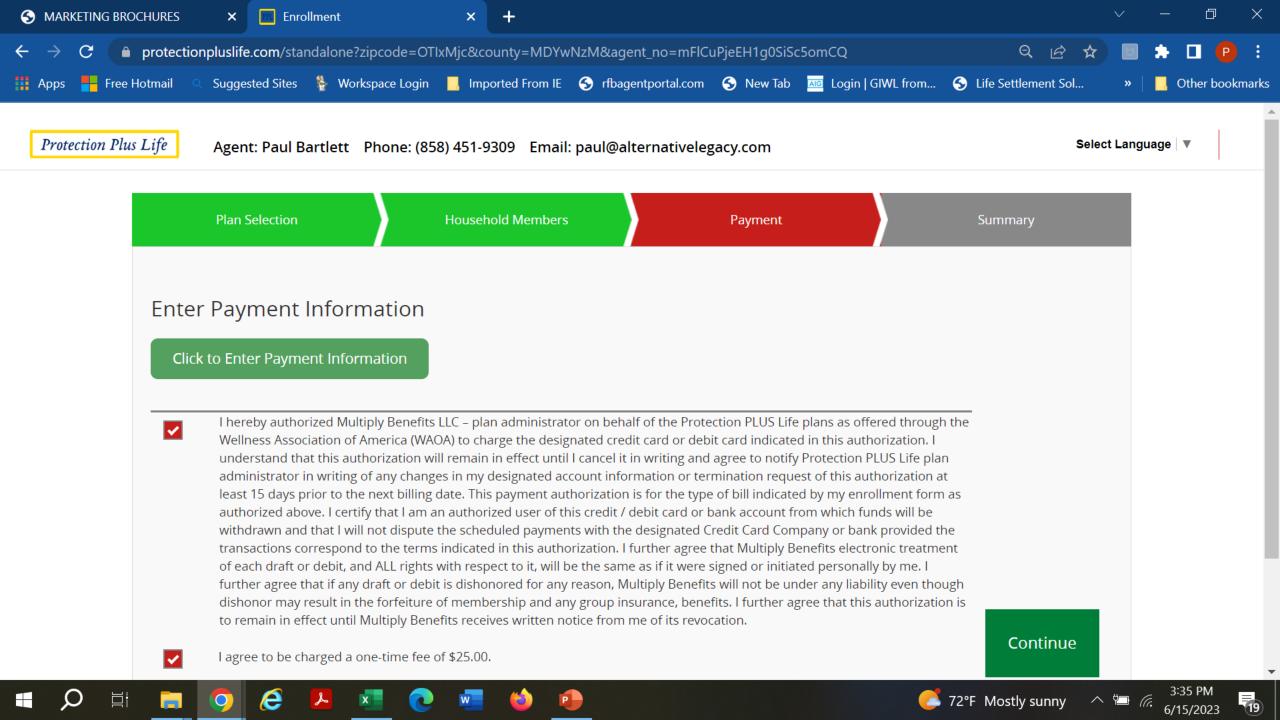
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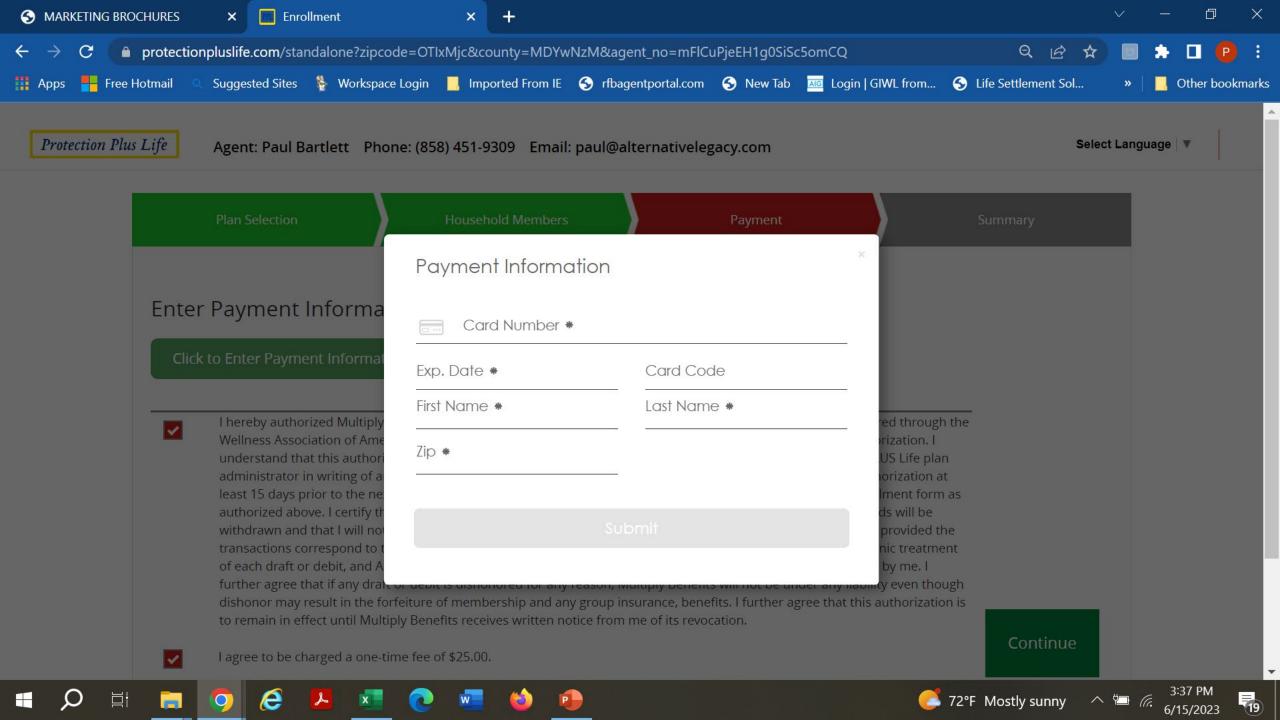
Not Available in All States

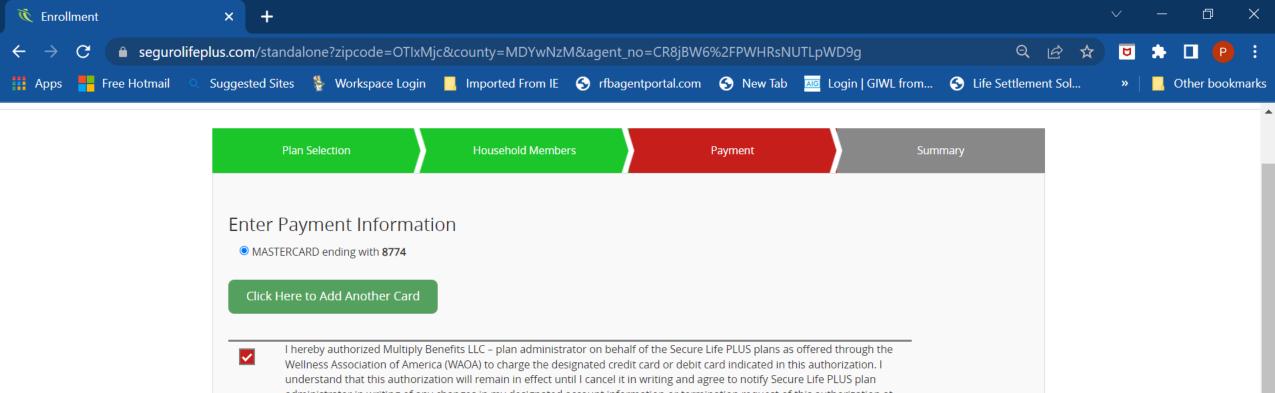












understand that this authorization will remain in effect until I cancel it in writing and agree to notify Secure Life PLUS plan administrator in writing of any changes in my designated account information or termination request of this authorization at least 15 days prior to the next billing date. This payment authorization is for the type of bill indicated by my enrollment form as authorized above. I certify that I am an authorized user of this credit / debit card or bank account from which funds will be withdrawn and that I will not dispute the scheduled payments with the designated Credit Card Company or bank provided the transactions correspond to the terms indicated in this authorization. I further agree that Multiply Benefits electronic treatment of each draft or debit, and ALL rights with respect to it, will be the same as if it were signed or initiated personally by me. I further agree that if any draft or debit is dishonored for any reason, Multiply Benefits will not be under any liability even though dishonor may result in the forfeiture of membership and any group insurance, benefits. I further agree that this authorization is to remain in effect until Multiply Benefits receives written notice from me of its revocation.

I agree to be charged a one-time fee of \$25.00.

Continue

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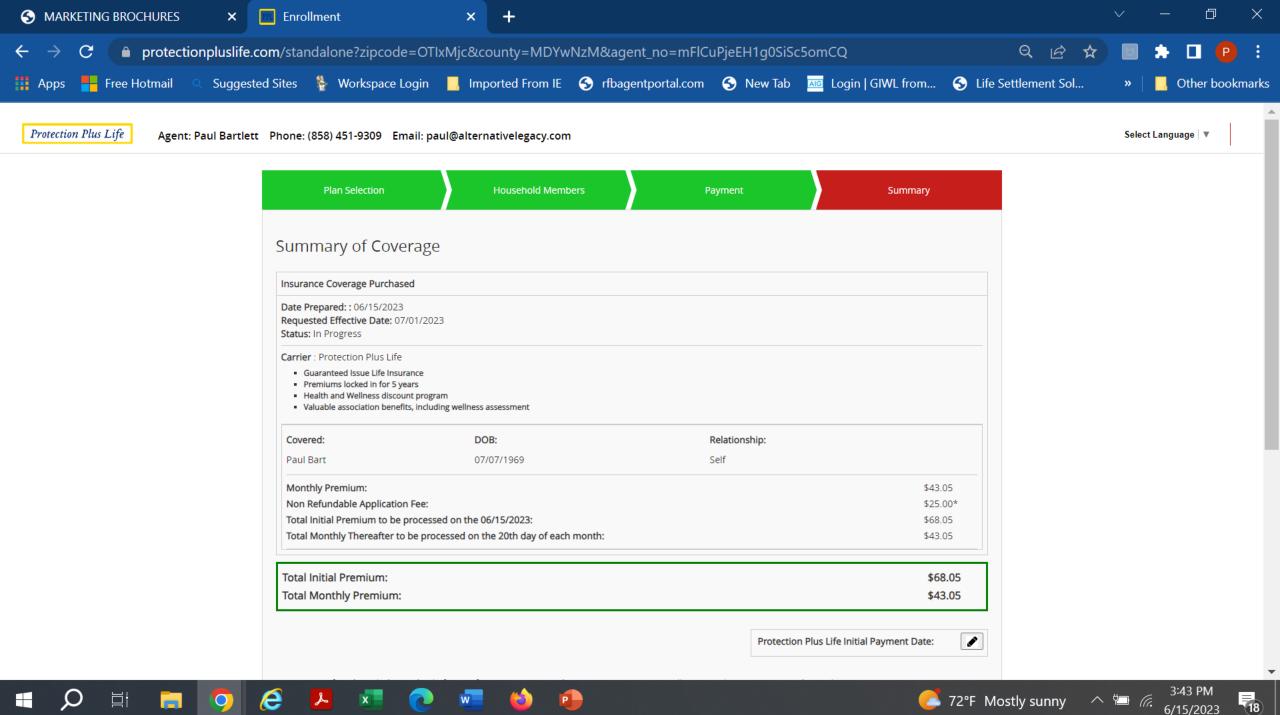
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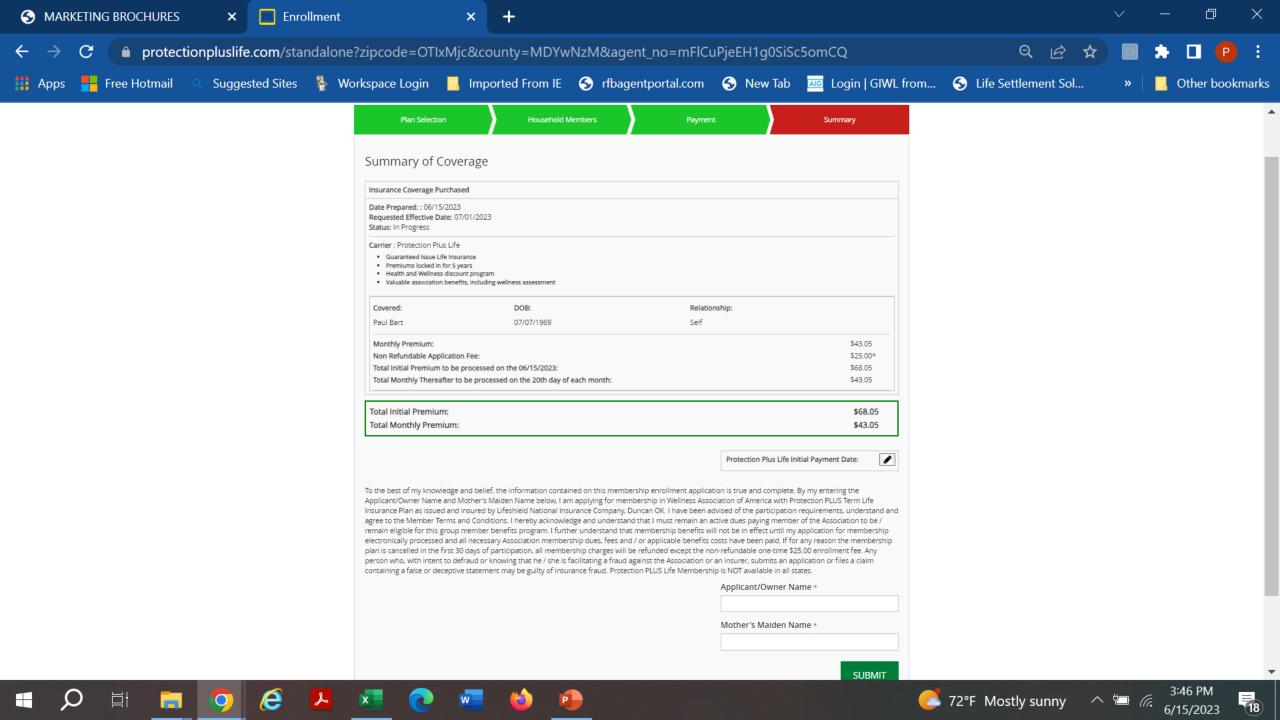
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GIVE PEACE OF MIND TO YOURSELF AND Your Family



With Protection PLUS – GUARANTEED ISSUE Term Life Insurance*

NO MEDICAL QUESTIONS ASKED

EVERYONE QUALIFIES AND ACCEPTED - GUARANTEED!!

- Any Individual Ages 18 to 75 can elect from 5 Membership Based options
- All Plans Include 5 Year Renewable, Convertible, Modified Term Life Coverage
- Plan Option from \$10,000 to \$50,000 -Guaranteed Renewable to Age 80
- Affordable Monthly Membership Costs Age Banded



MODIFIED DEATH BENEFIT

 Certificate Year 1: 120% of all Insurance Premiums Paid

 Certificate Year 2: 20% of the Ultimate Face Amount

Certificate Year 3:
 Ultimate Face Amount

Accidental Death Pays
 FULL Benefit Day 1

Social Security or ITIN Number Optional No One Declined - Everyone Qualifies

> Issued and Insured by Highly Respected B++ AM Best Rated Insurance Company

Your Wellness Association of America (WAOA) Membership Benefit Package also Includes:

- Guaranteed Issue Term Life
 Coverage and many <u>Non-Insured</u>
 Benefits for <u>YOUR Entire Family</u>
- Naturopathic & Wellness Doctors
- Weight Loss Programs and Well Management
- Natural Allergy Management
- Vitamins & Supplements
- Diabetic Care Services and Daily Living Products

Prescription Discount Dental Care Vision Care Lab Testing 24/7 Doctor Hearing Care Medical Bill Help



For More Information Contact: Jim @ Winning Edge Marketing, Inc. Toll Free: 1-800-319-3041 or visit www.protectionplustermlife.com

IMPORTANT:

*Protection PLUS Life is NOT available in all states. Members Term life Benefits / coverage subject to policy terms, conditions, limitations, exclisions and state availability. Plan options include 5-year renewable Term Life insurance. Coverage face amount based upon plan selected. See policy coverage certificate or contact licensed Protection PLUS Life agent for complete program details. <u>Bundled Monthly Membership costs</u> including renewal of participating individuals Term Life Policy Certificate will be based on covered individuals current age at policy certificate issue / renewal date.

Membership with Guaranteed Issue Term Life PLUS

The Right Product The Right Time WE GOT YOU COVERED!!!

Contact National Sales Team @ 1-800-319-3041

