



Simplified Issue Whole Life

- ⇒ Voice signature, paperless app., not necessary to see client face to face, can be written and issued over the phone
- ⇒ Underwriting eligibility can be determined at point of sale
- ⇒ A- A. M. Best rated, in business since 1895
- ⇒ Ages 50-75, SIWL 7-30K, GDB 7-10K
- ⇒ No height and weight limits
- ⇒ \$30 commissionable policy fee
- ⇒ Paid daily, advance paid on issue
- ⇒ Insulin after age 30 qualifies for immediate full death benefits
- ⇒ 2 year look-back on cancer, heart and stroke
- ⇒ Available in all states except: AL, AK, HI, LA, MA, NH, NY

Jet Whole Life

- ⇒ E-App with accelerated underwriting
- ⇒ Level pay plan ages 18-86
- ⇒ 20 pay plan ages 18-65
- ⇒ Non-med up to \$500,000 ages 18-60
- ⇒ No phone interview or email signatures
- ⇒ Cancer Waiver Rider—Promise Plus

Jet Term Life

- ⇒ Done thru an E-app at the point of sale
- ⇒ Non-med simplified issue up to 500K
- ⇒ Face amounts, 50K-5Million
- ⇒ Cost effective coverage for 15, 20 and 30 year term
- ⇒ Cancer Waiver Rider—Promise Plus
- ⇒ Can be converted to WL without evidence of insurability

Single Premium Whole Life

- ⇒ Ages 45-80
- ⇒ \$10,000 min. \$200,000 max.
- ⇒ Standard—risks up to table 4
- ⇒ Substandard—risks table 5-8
- ⇒ A streamlined underwriting process utilizes a point of sale telephone interview to gather medical information and provide a decision (approve, decline or advise of any requirements)
- ⇒ Accelerated Death Benefit Rider

Also has Choice Series Multi-year Guarantee Annuities:

- ⇒ Single Premium Deferred Annuity
- ⇒ Flexible Premium Deferred Annuity
- ⇒ Single Premium Immediate Annuity

FINAL EXPENSE MARKETING

407-979-4757

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