



**Highlights:**

- ⇒ Rate reduction—Level Preferred, male non-tobacco, ages 65—70 & Level Preferred, female non-tobacco, ages 65—70
- ⇒ Shortened phone interview, now 5 minutes faster
- ⇒ Three products: Level Preferred, Level Standard (1st day coverage) and Modified
- ⇒ Can draft on 2nd, 3rd, or 4th Wednesday of the month to coincide with the Social Security deposit dates
- ⇒ Advanced Commissions paid daily upon issue
- ⇒ Errors and Omissions are required

**Conditions considered for Level Standard: (1st day coverage)**

- ⇒ Heart Attack—if diagnosed as having over one year ago but less than two
- ⇒ Pace maker or defibrillator implant if over one year ago, and no other heart or circulatory procedure
- ⇒ Parkinson’s if able to perform ADL’s
- ⇒ Stroke—if diagnosed as having over one year ago but less than two
- ⇒ Hepatitis B or C
- ⇒ Angina—if diagnosed or taken RX over one year
- ⇒ Cirrhosis of Liver
- ⇒ Transient Ischemic Attack (TIA) - if diagnosed as having over one year ago but less than two
- ⇒ Emphysema—if no oxygen use or oxygen equipment to assist in breathing within the last year
- ⇒ Chronic Obstructive Pulmonary Disease (COPD) - if no oxygen use or oxygen equipment to assist in breathing within the last year

| FEMALE<br>NON-TOBACCO | AGE | MALE<br>NON-TOBACCO |
|-----------------------|-----|---------------------|
| \$31.16               | 55  | \$36.86             |
| \$42.80               | 65  | \$55.75             |
| \$75.08               | 75  | \$102.69            |
| \$165.92              | 85  | \$200.75            |

**Sample Monthly Premium for \$10,000**

**Final Expense Marketing—407-979-4757**

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