

. Issue ages from 60 to 89

• Underwriting decision made during point of sale phone interview!

LEVEL & GRADED BENEFIT PLAN	
Issue Age:	60-89 age last birthday
Minimum benefit amount:	\$3,000
Maximum benefit amount:	\$35,000
Annual policy fee:	\$40.00
Death Benefit: LEVEL:	Full death benefit
GRADED:	Accidental Death: Full benefit immediately Non-Accidental Death Policy 1st yr=40% of benefit amt. Policy 2nd yr=75% of benefit amt. Policy 3rd yr=full death benefit

MODIFIED BENEFIT PLAN		
Issue Age:	60-75 age last birthday	
Minimum benefit amount:	\$3,000	
Maximum benefit amount:	\$35,000	
Annual policy fee:	\$40.00	
Death Benefit:	Accidental Death: Full benefit immediately Non-Accidental Death Policy 1st & 2nd yr=110% of earned premium Policy 3rd yr=full death benefit	

- No height or weight requirements
 - NO MIB

• Advanced commissions paid 2x a week

- Jet issue
- **Fax**

• Rated A (Excellent) by A.M. Best



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All plans not available in all states

Maximum benefit amount varies according to the age of the applicant at the time the policy is issued