

In The Know

Total Protection III

Final Expense Whole Life Insurance

→ **Plans/Issue Ages/Face Amounts:**

Plan	Issue Ages (Age Nearest)	Minimum Face	Maximum Face
Express Issue Premier	20 - 80	\$5,000	\$100,000 (20-60) \$50,000 (61-80)
Express Issue Deluxe	20 - 80	\$5,000	\$50,000
Express Issue WL Graded Benefit [%]	25 - 80 [^]	\$2,000	\$25,000

[%] Policy year 1: Benefit = ROP + 12% interest; policy year 2: benefit = ROP + 24% except AR, KS, NV, PA where policy year 1 benefit=30% of initial db; year 2 benefit=60% of initial db.
[^]45 - 80 in CA

→ **Premiums:**

- Non-Tobacco/Tobacco
- Level and Guaranteed
- Annual commissionable policy fee: \$50

→ **Modal Factors⁺:**

- Semi-annual: .530
- Quarterly: .270
- Direct Monthly Bill: .099
- Monthly PAC: .093
- Minimum Modal Premium: \$20.00 (unless EFT)

→ **Underwriting:**

- Express Issue Premier: Standard through table 4
- Express Issue Deluxe: Standard through table 8
- Express Issue Graded Benefit: Standard through table 16
- PHI required: 1-866-333-6557

→ **Optional Benefits/Riders – EIWL Deluxe/Premier[#]:**

- Child Rider
- Accidental Death Benefit

→ **No-Cost Benefits/Riders – EIWL (Graded Benefit); \$10,000+ Face Amounts[#]:**

- Extended Hospital Stay Waiver
- Identity Theft Waiver
- Common Carrier ADB

→ **Materials:**

- Agent Guide: 200-605
- Consumer Brochure: 200-606
- Application: 200-611

[#]Rider/benefit availability varies by state. See policy form for exclusions.

⁺Annualization only on Monthly PAC.

Policy form 200-376 (UHL GB); 18-376 (UFL GB); 200-466 (UHL Prem & Del); 18-466 (UFL Prem & Del)
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