

In The Know

Guaranteed Issue Whole Life

- **Issue Ages:** 45-75
- **Face Amounts:** \$5,000 – \$10,000
- **Graded Death Benefit* :**
 - Policy Year 1: Return of premium plus 6% interest
 - Policy Year 2: Return of premium plus 12% interest
 - Policy Year 3: Return of premium plus 18% interest
- **Premiums:**
 - Non-Tobacco/Tobacco
 - Level and Guaranteed
- **Policy Fee:** \$50 annually (fully commissionable)
- **Modal Factors⁺:**
 - Semi-annual: .530
 - Quarterly: .270
 - Direct Monthly Bill: .099
 - Monthly PAC: .093
- **Underwriting:**
 - Guaranteed issue
 - No PHI
 - No health questions
- **GIWL Sales:**
 - App must be completed with Proposed Insured present
 - No AIDS or HIV positive
 - No terminal illness likely to cause death within 24 months
 - No confinement to hospital, hospice, nursing home or convalescent care facility
 - No home health care
 - No intravenous drug abuse
 - Sales limited to 25% of agent's total production
 - Commission chargebacks:
 - Death of insured in year 1 = 100%
 - Death of insured in year 2 = 50%
- **Materials:**
 - Agent Guide: 200-672
 - Consumer Brochure: 200-677
 - Application: 200-669

*Graded Death Benefit varies by state.

+Annualization only on Monthly PAC.

Policy form: 200-670 (UHL); 18-670 (UFFL)

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