

## In The Know

### The Provider – Whole Life Insurance

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→ **Issue Ages/Face Amounts:**

Issue Ages (Age Nearest)	Minimum Face	Maximum Face
0 – 50	\$10,000	\$150,000
51 – 60	\$10,000	\$100,000
61 – 80	\$10,000	\$50,000

→ **Premiums:**

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

→ **Modal Factors<sup>+</sup>:**

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

→ **Underwriting:**

- Preferred/Standard
- Non-Med
- PHI required: 1-866-333-6557

→ **Optional Benefits/Riders<sup>^</sup>:**

- Waiver of Premium
- Child Rider
- Available on all face amounts

→ **No-Cost Benefits/Riders<sup>^</sup>:**

- For Face Amounts of \$25,000 or More:
  - Common Carrier Accidental Death Benefit
  - Life-Threatening Cancer Accelerated Death Benefit
  - Charitable Gift Donation
  - Terminal Illness Accelerated Death Benefit
- For All Face Amounts:
  - Guaranteed Insurability Benefit (ages 0-17)

→ **Materials:**

- Agent Guide: 200-548
- Consumer Brochure: 200-583
- Application: 200-536

<sup>^</sup>Rider/benefit availability varies by state. +Annualization only on Monthly PAC.

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Policy form 200-466 (UHL); 18-466 (UFFL)

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