



In The Know

Term Insurance

→ **Plans/Issue Ages/Face Amounts:**

Plan	Issue Ages (Age Nearest)	Minimum Face	Maximum Face
Express Issue Term Plus	20 – 60	NA	\$200,000 (20-45) \$150,000 (46-55) \$100,000 (56-60)
Express Issue Term 30	20 – 55	NA	\$200,000 (20-45) \$150,000 (46-55)
Express Issue Term 65	20 – 50	NA	\$200,000 (20-45) \$150,000 (46-50)
Express Issue Deluxe 20	20 – 60	\$5,000	\$50,000
Graded Benefit Term 10 ^{**}	25 – 60 [^]	\$2,000	\$25,000

^{**} Not available in some states. See policy form for details. [^]45 – 60 in CA

→ **Premiums:**

- Non-Tobacco/Tobacco
- Guaranteed level for initial period
- Annual commissionable policy fee: \$100

→ **Modal Factors⁺:**

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

→ **Underwriting:**

- PHI required: 1-866-333-6557
- Express Issue Term Plus, 30, 65: Standard through table 4
- Express Issue Term Deluxe 20: Standard through table 8
- Graded Benefit Term 10: Standard through table 16

→ **Built-In Benefits for Graded Benefit Term 10 Only[#]:**

- Identity Theft Waiver
- Extended Hospital Stay Waiver
- Common Carrier Accidental Death Benefit

→ **Optional Benefits/Riders[#]:**

- None for Graded Benefit Term 10
- Waiver of Premium (Not on EI Deluxe 20)
- Child Rider (first \$5,000 is free on \$100,000+ face amounts)
- Accidental Death Benefit
- No-Cost Terminal Illness Accelerated Death Benefit (Not on EI Deluxe 20)

→ **Materials:**

- Agent Guide: 200-645
- Consumer Brochure: 200-646
- Application: 200-642

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

⁺Annualization only on Monthly PAC.

UHL policy forms: 200-364, 200-434, 200-641, 200-643, 200-644

UFFL policy forms: 18-364, 18-434, 18-641, 18-643, 18-644 (UFFL)

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