

> Jump on the *Express*

GET MORE POTENTIAL CLIENTS AND SALES

Our *Express* life insurance products offer simplified underwriting and application processes, which means policies are issued faster and you get paid quicker. Plus, you can easily track your cases online any time on our Sales Professional Access website.

Here's how our *Express* products can help your clients and increase your sales:

TERM LIFE EXPRESS®

- Face amounts: \$25,000-\$300,000, issue ages 18-50
\$25,000-\$250,000, issue ages 51-60
\$25,000-\$150,000, issue ages 61-70
- No blood draws, no oral fluid requirement, no urine testing and no paramed exam
- 10-, 15-, 20- and 30-year products
- No cost riders and provisions included in the policy: Accelerated Death Benefit Riders for both ROP and non-ROP, Residential Damage Waiver of Premium, Unemployment Waiver of Premium, Common Carrier Death Benefit (riders may vary by state)
- Convertible to our simplified issue permanent products
- Available on *iGO e-App™*

GUARANTEED UNIVERSAL LIFE EXPRESS

- Face amounts: \$25,000-\$300,000, issue ages 18-50
\$25,000-\$250,000, issue ages 51-60
\$25,000-\$150,000, issue ages 61-65 (tobacco)
\$25,000-\$150,000, issue ages 61-70 (nontobacco)
- No blood draws, no oral fluid requirement, no urine testing and no paramed exam
- Secondary guaranteed no-lapse coverage
- Able to adjust the premium stream and the no-lapse guaranteed period
- Popular features including the Guaranteed Insurability Rider and Accelerated Death Benefit for Terminal and Chronic Illness (may vary by state)

INDEXED UNIVERSAL LIFE EXPRESSSM

- Face amounts: \$25,000-\$300,000, issue ages 18-50
\$25,000-\$250,000, issue ages 51-60
\$25,000-\$150,000, issue ages 61-65 (tobacco)
\$25,000-\$150,000, issue ages 61-70 (nontobacco)
- No blood draws, no oral fluid requirement, no urine testing and no paramed exam
- Permanent coverage with an accumulation value that has the potential to increase based on a market index
- Easy solve quoting tool makes calculating the premium simple
- Commissions are paid on the full Easy Solve premium
- Popular features including the Guaranteed Insurability Rider and Accelerated Death Benefits for Terminal, Chronic and Critical Illness (may vary by state)

LIVING PROMISE® FINAL EXPENSE

- Face amounts: \$2,000-\$40,000; Level Benefit Plans \$2,000 - \$20,000; Graded Benefit Plans
- Issue ages: 45-85; Level Benefit Plans
45-80; Graded Benefit Plans
- No blood, urine or paramed exam
- Level and Graded Benefit Plans
- Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider and optional Accidental Death Benefit Rider (Level Benefit Plan only)
- Available on *iGO e-App™*

CHILDREN'S WHOLE LIFE

- Face amounts: \$5,000-\$50,000
- Issue ages: 14 days-17 years
- No blood, urine or paramed exam (only two health questions on the application)
- Builds cash value and benefits never decrease
- Guaranteed Insurability Rider
- Application submission by grandparents without the parent signature on the application
- Available on *iGO e-App™*

GUARANTEED ADVANTAGESM

- Face amounts: \$50,000-\$500,000
- Issue ages: 18-70
- No blood, urine or paramed exam
- Guarantee issue regardless of health, occupation and driving record
- Available with Return of Premium
- Common Carrier Benefit pays two times the Accidental Death Benefit
- Auto Pedestrian Benefit pays an additional 25 percent of the Accidental Death Benefit
- Available on *iGO e-App™*