

Guaranteed Issue Whole Life

Agent Product Guide



This policy pays a return of premium plus 6% annual interest for non-accidental death occurring within the first three years, with full coverage for accidental death from day one. After the first three years, the death benefit is the face amount.

- Non-participating whole life insurance
 - Issue Ages: 25 - 80 Age Last Birthday
 - Issue Amounts:
 - Ages 25 - 44 \$5,000 - \$10,000
 - Ages 45 - 80 \$2,500 - \$25,000*
- If the insured currently has a Columbian policy, the minimum face amount for an additional policy is \$2,500 regardless of age.
- Life insurance deferred for three years. Full face amount payable for accidental death in any year.
 - Underwriting:
 - Guaranteed Issue Whole Life is not intended for individuals who are terminally ill, abuse intravenous drugs, or are confined at home, to a hospital, hospice, clinic, assisted living facility, nursing home or convalescent home. The following are examples of terminal illness:
 - Any single or multiple organ end stage disease
 - Positive test result for HIV or diagnosis of AIDS or ARC
 - Diagnosis of medical condition which is expected to result in death within the next 12 months
 - Metastatic cancers with poor response to treatment
 - If the agent does not physically see the proposed insured at the time of application, it must be noted on the application. A telephone interview will be conducted by the Company.
 - Premium Classes:
 - Male/Female
 - Unismoke
 - Coverage continues and premiums are payable to age 121
 - Annual Policy Fee \$40.00
 - Premium Modes:
 - Annual
 - Semi-Annual
 - Quarterly
 - Monthly EFT
 - Monthly Collection
 - No riders available

*For policies on Monthly Collection mode, maximum issue age is 75 and maximum issue amount is \$10,000. Monthly Collection mode is available only through agents with an MDO contract.

Refers to Policy Form No. 2F401-CL or state variation. Product availability and specifications may vary by state. For Agent use only. Not for use with consumers.