

# 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.
    - 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.