



American-Amicable Life
Insurance Company of Texas

IA American Life
Insurance Company

Occidental Life Insurance
Company of North Carolina

Pioneer American
Insurance Company

Pioneer Security Life
Insurance Company

Easy UL

Simplified Issue Universal Life

Policy Specs

- Simplified Issue / Universal Life Insurance
- Issue Ages: 0 - 75 (Age Nearest)
- Issue Limits: \$25,000 - \$250,00
\$20 / month minimum premium (All Ages)
- Interest Rate: 3.2 % Current
- Issued Standard through Table 4 (Accept/Reject)
- Premium Rate Classes
Male / Female
Tobacco / Non-Tobacco
- Commission based on Target Premium (within 1st Policy Year)

Policy Specs

- No Lapse Guarantee:
15 Year – If the specified premium is paid, the death benefit will be guaranteed for a period of at least 15 years (assuming no policy loans or withdrawals)
- Illustration Software will provide the flexibility to quote premiums necessary to carry the policy to a desired age (For example to age 100)
- Death Benefit Options:
 - Option A (Level Death Benefit)
 - Option B (Increasing Death Benefit)
- Surrender Charges – occur for a duration of 19 years

Easy UL – Available Riders

Disability Income Rider: Pays a monthly benefit to the insured in the event the insured becomes totally disabled:

- Monthly Benefit is 2% of the face amount, not to exceed \$1,500 (if annual income is below \$25,000, the benefit cannot exceed \$900 per month)
- The benefit period runs for 2 years
- 60 day elimination period and the benefits are not retroactive
- Ineligible Occupations – listed in the agent guide
- Issue Ages: 18 - 55
- Defined: Disability which keeps you from being able to perform the major duties of your regular occupation as a result of such injury or disease
- Rider expires at age 65

Agent Use Only: Not for public distribution

Easy UL – Available Riders

Waiver of Premium: Waives the cost of insurance of the coverage (including riders) in the event of total and permanent disability.

- Issue Ages: 18 - 55
- Benefit expires at age 60

Children's Insurance Agreement: Provides \$3,000 per unit (max 5 units) on each child until age 25. Convertible up to 5 times the initial coverage.

- Issue Ages Children: 15 days - 17 years
- Issue Ages Primary Insured: 18 - 50
- Benefit expires at Primary Insured's age 65

Accidental Death Benefit: An additional benefit paid to the beneficiary if the insured dies as the result of an accident.

- Maximum: \$200,000 or 5 times the face amount of the policy (whichever is less)
- Issue Ages: 18 - 64
- Benefit expires at age 65

No Cost Benefits Included

Terminal Illness Accelerated Benefit Rider:

- Can receive up to 100% of the death benefit when insured has a life expectancy of 12 months or less (24 months in some states).
- Requires disclosure form (9474). A copy of form is left with the applicant; no signature requirements.

Accelerated Benefits Rider:

- Full time, permanent residence in nursing home
- Fixed monthly payment of 2.5% of face amount
- Requires disclosure form (9675). A copy of form is left with applicant; no signature requirements.



App Completion/Submission

- Good field underwriting is essential to avoid unnecessary underwriting delays
- Always fully complete all required sections and questions
- Provide complete details to “Yes” answers on health questions
- List any medications currently taken and their associated conditions
- If additional space is needed for details regarding health questions or medications, please provide on a separate sheet of paper and submit with application
- Telephone interview completed at point of sale – always answer “Yes” or “No” and provide applicant’s phone number

App Completion/Submission

Non-Med Limits

Age & Amount	18 - 55	56 - 65	66 - 75
25,000 – 75,000			T
75,001 – 100,000		T	T
100,001 – 250,000	T	T	T

T = Telephone Interview Required

Easy UL – Underwriting

Telephone Interview (2 ways to complete):

1. Point of Sale (Preferred):

- Completed at time of application from Client's home
- Call vendor using toll free number
- Identify Yourself, Company, Product being applied for
- Applicant completes the rest of the interview on their own
- Indicate on application that the interview has been completed
- Results of interview transmitted to Home Office electronically

Easy UL – Underwriting

Telephone Interview (2 ways to complete):

2. After Point of Sale:

- Indicate on application that interview has NOT been completed, and provide Applicant's phone #, and a "Best Time to Call"
- Vendor will contact Applicant to complete Interview or schedule a time to complete
- Results of interview transmitted to Home Office electronically

Easy UL – Summary

- Simplified Issue Universal Life (No Medical Exam Required)
- Simple “Yes/No” application (1 page)
- 15 Year no lapse premium
- Attractive optional riders at additional costs
- Built in benefits at no additional cost:
 - Terminal Illness Accelerated Benefit Rider
 - Accelerated Benefits Rider – Confined Care
- Issued standard through table 4 (Accept/Reject)
- Highly competitive premiums & compensation



Mark Rosenthal

If I can ever help you with anything, please don't hesitate to contact me.

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I also made this website to help you. <http://www.rosenthalfiles.com>

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