

FFL AMERICA

# FAST START PACKET

PREPARED WITH YOUR SUCCESS IN MIND



V120622

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(PRINT EACH OF THESE OUT)

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# RESOURCES

## TRAINING SITES

FIND PHONE SCRIPTS, PRESENTATIONS, DOCUMENTS, TRAINING VIDEOS, ETC.

[FFLAMERICA.COM](http://FFLAMERICA.COM)    [FFLVIRTUALSALES.COM](http://FFLVIRTUALSALES.COM)

[YOUTUBE.COM/@GRADYPOLCYN](https://YOUTUBE.COM/@GRADYPOLCYN)

## LIVE DIAL TEAMS

JOIN TOP PRODUCERS LIVE TO FILL YOUR SCHEDULES EVERY MONDAY & THURSDAY

[FFLDIALTEAM.COM](http://FFLDIALTEAM.COM)

[FFLIVESALES.COM](http://FFLIVESALES.COM)

[LIVINGHOPELIVEDIALS.COM](http://LIVINGHOPELIVEDIALS.COM)

[FFLSALESTEAM.COM](http://FFLSALESTEAM.COM)

**IMPORTANT: LIVE DIALS IS TO BE USED TO LEARN SCRIPTS AND OBJECTION HANDLING. WHEN PRIVATE CLIENT INFORMATION IS BEING DISCUSSED, PLEASE MUTE YOUR MICROPHONE.**

## SUPPORTING SOFTWARES

INCREASE YOUR DIALING AND SALES EFFICIENCY WITH THESE PLATFORMS



[PHONEBURNERAGENCY.COM](http://PHONEBURNERAGENCY.COM) (POWER-DIALING SOFTWARE)



[ZEEPO.IO](http://ZEEPO.IO) (ALL-IN-ONE VIRTUAL SALES PLATFORM)



[WORKSPOTSAPP.COM](http://WORKSPOTSAPP.COM) (ACCESS TO OFFICES & LEAD DISCOUNTS)



[UNDERWRITING GENIES](#) (IMMEDIATE UNDERWRITING SUPPORT)

[#IN-HOME-HELP SLACK CHANNEL](#)

## CARRIER PHONE NUMBERS

AMERICO: 800-231-0801

MUTUAL OF OMAHA: 800-867-6873

TRANSAMERICA: 877-234-4848

AIG/AMERICAN GENERAL: 800-677-3311

AMERICAN AMICABLE: 800-736-7311

AETNA: 866-272-6630

PROSPERITY: 855-321-2755

## STAY PLUGGED IN

JOIN THE FACEBOOK GROUP

[FFLAMERICAFBGROUP.COM](http://FFLAMERICAFBGROUP.COM)

JOIN THE TEXT CLUB

TEXT "FFL" TO 480-530-7196

Be the first to know about lead coupons, corporate updates, new product launches, training calls and more!



# WEEKLY SCHEDULE

## MONDAY - DIAL DAY

JOIN TOP PRODUCERS LIVE TO FILL YOUR SCHEDULES LIVE ALL DAY

FFLDIALTEAM.COM

FFLLIVESALES.COM

LIVINGHOPELIVEDIALS.COM

FFLSALESTEAM.COM

IMPORTANT: LIVE DIALS IS TO BE USED TO LEARN SCRIPTS AND OBJECTION HANDLING. WHEN PRIVATE CLIENT INFORMATION IS BEING DISCUSSED, PLEASE MUTE YOUR MICROPHONE.

## WEDNESDAY - SUBMIT NUMBERS

SUBMIT YOUR SALES FROM THE PAST WEEK BEFORE MIDNIGHT

SUBMIT AT: FFLAMERICASUBMIT.COM

## THURSDAY - DIAL DAY

JOIN TOP PRODUCERS LIVE TO FILL YOUR SCHEDULES LIVE ALL DAY

IMPORTANT: LIVE DIALS IS TO BE USED TO LEARN SCRIPTS AND OBJECTION HANDLING. WHEN PRIVATE CLIENT INFORMATION IS BEING DISCUSSED, PLEASE MUTE YOUR MICROPHONE.

## THURSDAY - FFL AMERICA TEAM CALL

A LIVE TRAINING WITH RISING STAR PRODUCERS AT 12PM PT / 3PM ET

JOIN AT: FFLAMERICAWEBINAR.COM

## FRIDAY - THE NEXT LEVEL LIVE

FFL CORPORATE TRAINING ON FACEBOOK LIVE AT 8AM PT / 11AM ET

JOIN AT: FFL-LIVE.COM



# DIAL TRACKER

Name: \_\_\_\_\_

Week of: \_\_\_\_\_

Number of dials:      / = No contact    X = Appointment set

																				25
																				50
																				75
																				100
																				125
																				150
																				175
																				200
																				225
																				250

Appointments set:


Number of resources: \_\_\_\_\_

Life AP: \_\_\_\_\_

Number of sits:


Annuity AP: \_\_\_\_\_

Commissions (paid) \_\_\_\_\_

Appointments sold:


Interviews: \_\_\_\_\_

Contracts: \_\_\_\_\_

Pre Licensing: \_\_\_\_\_

Close ratio % \_\_\_\_\_

Goal reached from prior week Circle one: YES / NO

Goal for next week (AP): \_\_\_\_\_



# PHONE SCRIPT: APPOINTMENT SETTING

## Internet Lead Phone Script

Hello, (Client Name)

My name is \_\_\_\_\_ and I'm getting back to you about the form you filled out on the internet for information on life insurance protection.

(Client Name), I've been assigned to get the information out to you but just need to verify what you put down. (No Pause) You put down your DOB as \_\_\_\_\_?

Okay, and are you a smoker or nonsmoker? Married or single?

Perfect, my job for you is simple. We work with a variety of companies, so my job is to get the different options out to you and verify you are alive and breathing, as the plans are nonmedical, meaning no blood and no urine.

We are running behind, so this'll be quick, but I need to put down some notes.

Are you working or retired?

(If working) What time are you typically back in the door from work?

Perfect, I will have about 5 minutes and can get you in between appointments either at \_\_\_\_\_ or \_\_\_\_\_. What time is better?

Okay, I will put you down then and I'll have about 15 appointments booked that day, so if you could give me a window between \_\_\_\_\_ and \_\_\_\_\_, I know I'll probably need it.

Okay perfect, and I have your address at \_\_\_\_\_, is that correct?

Great... Well (Client Name) I have you scheduled on \_\_\_\_\_ at \_\_\_\_\_ and I look forward to meeting you and helping you. I will see you then. Have a great day.



# PHONE SCRIPT: ONE-CALL-CLOSE

## 1. Phone Script Into Presentation

Hi \_\_\_\_\_ this is \_\_\_\_\_ calling about the request that you filled out online for information on life insurance.

You listed your date of birth as \_\_\_\_\_. Is that correct? Ok, I'm the licensed agent assigned to your case. We are doing everything virtually now, so it only takes about 10 minutes. Go ahead and grab a pen and paper so we can get this out of the way.

## 2. Get Credibility

I want you to write down my information:

-My name is \_\_\_\_\_

-My State Producer Number is \_\_\_\_\_. With that number you can go to the Department of Insurance website and type it in to find me. That way you know who I am.

## 3. Power Questions: (As Needed)

- Are you home and sitting somewhere where you can write down some numbers for me?
- Do you have a good email that you can use while we are on the call if I send some information over to you?
- Does this phone receive text messages as well?
- Have you been trying to get this set up for awhile now, or am I the first person you've been able to talk to about this?
- Do you currently have any active life insurance now?
- Have you ever been declined for life insurance before?
- Are you working full time, or are you retired? If on SSI: Ok, and that's being deposited into your bank account like most people, or do they put that on your direct express card?

## 4. Explain The Process

Now, the way this works is very simple. My job is a little different from the sales reps we send out to you. I'm going to ask you about 5 medical questions, and depending on how you answer those, it will give me a good idea of which companies will decline you and which ones might approve you.



Once we pull up some options for you, we will look to see which company is offering you the best rate. And at that point, we will submit an application to see if we can get you approved for coverage. Now unfortunately, we can't commit to anything today because before you can buy the insurance, you have to get approved first. Does that make sense?

## 5. Find Why

Now people typically fill this out for one of 3 reasons:

1. To cover their funeral and final expenses
2. To cover large loans, like maybe a mortgage
3. For legacy purposes or income replacement

What was your main concern?

Ok, and as of right now, if something happened to you today, who is responsible for handling your funeral? Are they local? Could they be here quickly to take care of these things? Are they working full time? Do they have children of their own?

Of, so it sounds to me like the reason you filled this out was because the last thing you would want is for something to happen to you and your \_\_\_\_\_ have to figure out how to \_\_\_\_\_ (paint the picture).

## 6. Medical Questions (Financial Inventory Sheet)

- A. Complete financial inventory
- B. Send information to the Underwriting Genie on Slack (In Home Help)

Ok, so based on your medical questions, I'm not sure if we will be able to get you approved or not, but luckily there are a lot of companies. So hopefully, someone will say yes, but if for some reason we can't get you approved, are you at least saving any money each month for emergencies?

## 7. Pitch 3 Options

So, I have put your information into the system and we have some options here. This type of coverage is called \_\_\_\_\_. (Choose coverage type below and read)

- **Whole Life:** Now, luckily you're still in the age range to be able to qualify for this. That's a big deal because this is the most popular type of coverage. Whole life is a plan that lasts your whole life. The cool thing about this is if we can get you approved for it today, you won't ever have to deal with life insurance again. Now the reason it's so popular is





because the way it works is kind of like a savings account. So any money you ever spend on this program is still your money. It grows with a cash value and earns a small interest rate. So 5, 10 years from now, if you have an emergency and you need to tap into the account, you have the option to do that. So, that money isn't being thrown away - it's still your money. Does that make sense?

- **Term:** Now, luckily you're still in the age range to be able to qualify for this. This is a big deal because this is the most popular type of coverage. With this plan, you get a lot more coverage for a much cheaper price. Now the cool thing about this plan is, if we are able to get you approved for it, it locks in your rates. So you don't have to worry about the price going up every 5 years. It will stay the exact same the entire time. Does that make sense?
- **Cash Back Term:** Now, luckily you're still in the age range to be able to qualify for this. This is a big deal because this is the most popular type of coverage. It comes with a 100% guarantee. It lasts for \_\_\_\_ years. Now during that time, if anything happens to you, it pays out to your family. If nothing happens to you, and you outlive the policy, they return 100% of every dollar you ever spent on it. And lastly, it has built-in living benefits which means if you have any critical, chronic or terminal illnesses (things such as heart attack, stroke, cancer), this will actually pay out to you while you're still here because obviously you wouldn't be able to work. So this would replace your income. With this plan, there is no way to lose, which is why everyone wants it. Now, if we are able to get you approved for it, it locks in your rates. So you don't have to worry about the price going up every 5 years. It will stay the exact same the entire time. Does that make sense?

So go ahead and write down:

- Coverage Amount 1
- Coverage Amount 2
- Coverage Amount 3

Now, next to **(Coverage Amount 1)** write down **(Price)**.

This plan is for people who are really smart with their money. The ones who are already saving and understand the importance of life insurance and want to lock in the max amount of coverage now, so they can save money. Because the older you get, the more expensive it becomes. Now this option comes with a built-in Funeral and Final Expense benefit, and it also provides enough for Income Replacement. Obviously, it's very tough to go from 2 incomes to 1,



and it's impossible to go from 1 to none. So this will give \_\_\_\_ the ability to continue their standard of living until they figure out the next steps.

Now, next to **(Coverage Amount 2)** write down **(Price)**.

Now this is one of the most popular plans. This is for people who want to take care of their family, but have a more strict budget. This plan covers both the Funeral and Final Expense. The reason it's called Funeral AND Final Expenses is because most of the time, we don't just die in our sleep. We usually end up in a hospital bed, racking up medical bills on our way out. So this will cover the funeral, plus any medical bills that pop up in the mail 3 months later.

Now, next to **(Cover Amount 3)** write down **(Price)**.

Lastly, this is our starter program. This was built for people on fixed incomes or unemployment. It was created because they knew it was affordable for everyone, and they wanted to make sure that, bare minimum, we had our Final Expenses covered and weren't being irresponsible about leaving that burden on someone else. So this plan here will just cover the (funeral/cremation) in full.

## 8. Close

Now, like I said before... Unfortunately, I don't make the final decision. The insurance company does that. So we will still have to submit your application to see if you can even qualify for this. But if you are able to qualify, would you want to leave your family with \_\_\_\_ or \_\_\_\_?

Ok, I'll try my best to get you approved. The application only takes about 5 minutes, and we will know immediately if you're approved or not. I'll pull that up now. Spell your first name for me.... (Complete the App).



# IN-HOME AGENDA

1. Why Was The Form Filled Out?
  - a. Final Expense/Burial Costs
  - b. Income Replacement/Mortgage Protection
  - c. Leverage Legacy
2. What does it look like for the family if there is no insurance in place?
3. Who am I
  - Field Underwriter- I'm going to help you figure out what you're medically eligible for
  - Broker- I work WITH all of the insurance companies, I don't work FOR any of them.
  - Non-Captive- I am able to shop around for you with multiple companies
4. Here's what we're going to do today
  - 2-3 minutes of health and finance questions
  - Based on how you answer those questions, I will make a recommendation
  - Then, we will show you some options.
  - Once we find an option that makes sense, we will submit a request for coverage to find out what you can qualify for.
    - If you do not qualify: We will find a different plan and resubmit for coverage
    - If you do qualify: We will have 30 days to adjust up, adjust down, or leave it alone
5. 3 Things To Accomplish Today
  - Make sure you can afford it
  - Make sure you can qualify
  - Make sure you understand it
6. Financial/Health Inventory
  - Go through the questions
  - Who is going to be picking up the pieces?
  - Any life insurance currently in place?
7. Show You The Options/Get A Second Opinion From Senior Underwriter
8. See If You Qualify



# OUR CARRIERS



## WHAT WE DO:



### MORTGAGE PROTECTION

Do you have a plan to pay your mortgage in the event of your death? Don't lose your family's most valuable asset due to poor planning.



### LIFE INSURANCE

How much coverage is enough? Make sure your family is protected with enough coverage to provide for them when you are gone.



### FUTURE INCOME PLANNING

Are you concerned with market volatility? There is a little known secret to keep your money safe during market corrections.

**THREE OBJECTIVES: Affordable | Comfortable | See If You Qualify**

Mortgage/Rent: \_\_\_\_\_ Mortgage Term: 15 | 20 | 30 Refi or Purchase

House Value: \_\_\_\_\_ Monthly Payment: \_\_\_\_\_

Equity: \_\_\_\_\_ Do you pay extra toward mortgage to pay off loan early? Y/ N \_\_\_\_\_

Name: _____ Age: _____
Occupation: _____
Monthly Income: _____
Medications: _____ Smoker: Y / N
Surgeries: _____
Family: _____

Name: _____ Age: _____
Occupation: _____
Monthly Income: _____
Medications: _____ Smoker: Y / N
Surgeries: _____
Family: _____

**Medical Conditions:** Heart Attack / Stroke / TIA / Cancer / Stints / Diabetes (Pills vs Insulin) / Neuropathy / HBP / Lupas/RA / Asthma & COPD (Albuterol vs Corticosteriod) / Thyroid / Anxiety-Depression / Kidney or Liver Disease

What do you have to offset the cost of the mortgage when you die? Amount: \$ \_\_\_\_\_

401K | IRA | STOCKS | BONDS | MUTUAL FUNDS | C.D.'S | SIGNIFICANT SAVINGS

Do you have life insurance? Y / N - Private / Work

If Yes, with who and how much? \_\_\_\_\_ Beneficiary: \_\_\_\_\_

Do you have identity theft protection? Y / N Do you have a will? Y / N Last updated? \_\_\_\_\_

Do you have any unsecured debts?

If Yes, Total Amount: \$ \_\_\_\_\_

**CREDIT CARDS**  
- Department Stores  
- Gas

**LOANS**  
- Personal / Student  
- Business

**MEDICAL BILLS**  
**TIMESHARE PROPERTIES**  
**COLLECTION ACCOUNTS**

What most people do is they want to put something in place, so that if you died or became disabled yesterday, money would come in the family today to take care of the mortgage.

We can't decide right now but if you were to qualify, which option would be the most comfortable for you?



# EAGLE PREMIER WHOLE LIFE

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- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS IS PAID OUT TAX FREE**
- **DEATH BENEFIT DOUBLE FOR ACCIDENTAL DEATH**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **SMOKERS GET AN INCENTIVE TO QUIT SMOKING AND GET NON SMOKING RATES**

# PROSPERITY

## NEW VISTA WHOLE LIFE

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- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFIT IS PAID OUT TAX FREE**
- **OPTION FOR DOUBLE ACCIDENTAL DEATH RIDER**
- **LIVING BENEFITS & BUILDS CASH VALUE**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **GRADED COVERAGE:**
  - **YEAR 1 - 30% DB, YEAR 2 70% DB, YEAR 3 FULL DB**
- **MODIFIED COVERAGE:**
  - **YEAR 1 - 110% ANNUAL PREMIUM, YEAR 2 231% AP, YEAR 3 FULL DB**



# **SIMPLIFIED ISSUE WHOLE LIFE (SIWL)**

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- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS IS PAID OUT TAX FREE**
- **DEATH BENEFIT DOUBLE FOR ACCIDENTAL DEATH**
- **LIVING BENEFITS & BUILDS CASH VALUE**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **GRADED COVERAGE: YEAR 1-2 110% PREMIUMS PAID, YEAR 3 FULL DEATH BENEFIT**

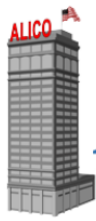




# **GUARANTEED ISSUE WHOLE LIFE (GIWL)**

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- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS IS PAID OUT TAX FREE**
- **BUILDS CASH VALUE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **GRADED COVERAGE: YEAR 1-2 110% PREMIUMS PAID, YEAR 3 FULL DEATH BENEFIT**



**AMERICAN-AMICABLE**  
GROUP OF COMPANIES

# SENIOR CHOICE WHOLE LIFE

- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS IS PAID OUT TAX FREE**
- **DEATH BENEFIT DOUBLE FOR ACCIDENTAL DEATH**
- **LIVING BENEFITS & BUILDS CASH VALUE**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **GRADED COVERAGE (SC ONLY) : YEAR 1 30% DB, YEAR 2 70% DB, YEAR 3 FULL DEATH BENEFIT**
- **MODIFIED COVERAGE: YEAR 1 -3 110% PREMIUMS PAID, YEAR 3 65 OR OLDER FULL DB**

# **aetna**<sup>SM</sup>

## **ACCENDO WHOLE LIFE**

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- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS PAID OUT TAX FREE**
- **OPTION FOR DOUBLE ACCIDENTAL DEATH RIDER**
- **LIVING BENEFITS**
- **BUILDS CASH VALUE**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **MODIFIED COVERAGE: YEAR 1 -2 110% PREMIUMS PAID, YEAR 3 6 FULL DEATH BENEFIT**



**Mutual of Omaha**

# **LIVING PROMISE WHOLE LIFE**

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- **PERMANENT COVERAGE**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS PAID OUT TAX FREE**
- **OPTION FOR DOUBLE ACCIDENTAL DEATH RIDER**
- **BUILDS CASH VALUE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**

# **AMERICO**

## **TERM 100 / 150 / CBO**

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- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFITS IS PAID OUT TAX FREE**
- **ADDITIONAL 25 - 50 % ACCIDENTAL**
- **POLICY GOES WITH YOU NO MATTER WHERE YOU MOVE TO**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **CASH BACK OPTION: 50 - 100% OF PREMIUMS BACK TAX FREE**

# PROSPERITY

## **FAMILY FREEDOM TERM**

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- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFIT IS PAID OUT TAX FREE**
- **OPTION TO ADD ACCIDENTAL COVERAGE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **CONVERTIBLE TO A PERMANENT POLICY WITHIN 10 YEARS OF OWNING POLICY OR BEFORE AGE 75**



# Mutual of Omaha

## **TERM LIFE TERM**

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- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFIT IS PAID OUT TAX FREE**
- **OPTION TO ADD ACCIDENTAL COVERAGE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **RETURN OF PREMIUM OPTION: IF YOU OUTLIVE YOUR POLICY TERM PERIOD YOU RECEIVE ALL YOUR PREMIUMS BACK TAX FREE**



AMERICAN-AMICABLE  
GROUP OF COMPANIES

# **EZ /TMS TERM**

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- **COVERAGE FOR A SET TERM**
- **DEATH BENEFIT GUARANTEED TO REMAIN LEVEL**
- **PREMIUMS STAY AT A LOCKED IN RATE**
- **PASSES ON TO BENEFICIARY OF YOUR CHOICE**
- **AVOIDS PROBATE**
- **DEATH BENEFIT IS PAID OUT TAX FREE**
- **OPTION TO ADD ACCIDENTAL COVERAGE**
- **LIVING BENEFITS**
- **COVERAGE STARTS IMMEDIATELY AFTER APPROVAL**
- **EZ RETURN OF PREMIUM OPTION: 75 % OF PREMIUMS RETURNED**
- **EZ IS CONVERTIBLE TO PERMANENT POLICY BEFORE AGE 75 OR 5TH YEAR OF POLICY**