

Revised Final Expense

New changes to the Golden Solution/Family Solution Portfolio!

We have revamped our current Golden Solution and Family Solution portfolio! **One of the most noticeable differences is the **Issue Age Changes**.** Formerly ages 45-85; now the Golden Solution plan is for issue ages 50-85. The Family Solution Plan is now for ages 0-49.

Special points of interest:

- **Changes take effect on new applications received in the Home Office as of September 15th**
- **Issue Ages - Golden Solution plan previously ages 45-85, now ages 50-85
Family Solution Plan previously ages 0-44, now ages 0-49**
- **Family Solution (ages 0-49) rates have increased slightly**
- **Telephone Interview**
 - **Required on every Golden Solution application ages 50-85 and Family Solution application ages 40-49**
- **Pharmaceutical Database Verification**
 - **Conducted on every Golden Solution application ages 50-85 and Family Solution application ages 40-49**
- **HIPAA form (No. 9526) now required for all applications ages 40-85**
- **Revised Sales Materials**
 - **Agent Guides (Golden Solution Form No.9507 & Family Solution Form No.9647)
Company Contacts, Medication Guide, and Field Underwriting Hints**
 - **New Confined Care Rider Brochure (Form No. 9789)**
 - **Enhanced Golden Solution and Family Solution Brochures (Form No. 9756 & 9638)**
 - **Updated Grandchild Rider Brochure now includes Great Grandchild (Form No. 9614)**
 - **Updated Quick Quotes to reflect new issue ages and rates (Form No.9521 & 9683)**

Revised Application Coming Soon!

We will send out announcements once your state has been approved.

Questions?

Contact -

The Home Office

Marketing Sales Team

Phone: (800) 736-7311

Menu Prompts 1 ,1 ,2

P.O. Box 2595

Waco, Texas

76702-2595

Check the website for other updated sales materials such as the Agent Guide and Sales Brochures. Just click on the 'Order Supply' tab, select your state and the product, and choose continue to see a list of materials available. You can view/print/or place an order right away!

We are committed to the Final Expense market for the future and feel that we have the best overall final expense package in the industry!! In an effort to improve mortality, you will notice that the younger age premiums have increased slightly. When you compare our rates to other competitor rates, you will see that we are still the top competitor for Final Expense rates!

Did you know?

Applications for ROP

no longer require that all application health questions be answered. When applying for ROP, you should complete the first three questions in the first section of the application and the question or questions that will be answered 'Yes' in the ROP section (questions 4-7). The remaining questions do not have to be completed.

In conjunction with this procedure, the company has provided EMSI with the shortened script for the telephone interview on ROP applications. The interviewer will only ask the first three questions for the ROP interview. However it is essential that the agent specify that the ROP interview is desired.

Accelerated Benefit Confined Care Rider

- We now have a 'no cost' confined care benefit provided on all final expense immediate plan policies. This benefit provides a fixed monthly payment equal to 5% of the policy face amount if your client is confined to a Nursing Home. **Check out the new brochure on the company website!** The **Accelerated Benefit Confined Care Rider Disclosure Statement (Form No. 9761)** **must be signed by the applicant and a copy submitted to the Home Office** with the application when applying for the Immediate Death Benefit Plan.

Terminal Illness Accelerated Benefit Rider

- Another 'no cost' benefit available on all final expense policies. The **Terminal Illness Accelerated Benefit Rider Disclosure Statement (Form No. 9474)** must be presented to the applicant and the agent must certify that it has been presented.

Optional Children's Insurance Agreement (CIA) Plan

(Not available on ROP plans). Provides \$3,000 per unit of level term insurance on the lives of the children. **Max 3 units/\$9,000 on Family Solution Plan, and max 2 units/\$6,000 on Golden Solution Plan.**

Tobacco Risk

- Now excludes occasional cigar or pipe use!

Optional Grandchild Rider

Available on Golden Solution plan. Provides \$5,000 of life insurance protection on each grandchild and great grandchild through age 20. Rider coverage is fully paid-up in the event of the primary insured's death (does not apply to ROP plans). **We have updated the Grandchild Rider Brochure to include Great Grandchildren!**