

FFL SOLIDITY

FAST START PACKET

PREPARED WITH YOUR SUCCESS IN MIND



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(PRINT EACH OF THESE OUT)

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RESOURCES

TRAINING SITES

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

FFLSOLIDITY.COM

LIVE DIAL TEAM

DIAL WITH THE TEAM AND LISTEN TO TOP PRODUCERS DIAL LIVE FROM 8AM ET-1PM ET

ZOOMSOLIDITY.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



RINGY.COM (POWER-DIALING SOFTWARE)



ZEEPO.IO (ALL-IN-ONE VIRTUAL SALES PLATFORM)



WORKSPOTSAPP.COM (ACCESSTO OFFICES & LEAD DISCOUNTS)



[UNDERWRITING GENIES](#) (IMMEDIATE UNDERWRITING SUPPORT)
[#IN-HOME-HELP](#) SLACKCHANNEL

CARRIER PHONE NUMBERS

AMERICO: 800-231-0801

MUTUAL OF OMAHA: 800-867-6873

TRANSAMERICA: 877-234-4848

AIG/COREBRIDGE FINANCIAL: 800-677-3311

AMERICAN AMICABLE: 800-736-7311

AETNA: 866-272-6630

PROSPERITY: 855-321-2755

STAY PLUGGED IN

JOIN THE FFL SOLIDITY SLACK WORKSPACE:

<http://fflsolidityagency.slack.com>

JOIN THE FACEBOOK GROUP:

<https://www.facebook.com/groups/fflsolidity>

FOLLOW US ON FACEBOOK:

<https://www.facebook.com/FamilyFirstLifeSolidity>

FOLLOW US ON INSTAGRAM:

https://www.instagram.com/ffl_solidity/



NEW AGENT TRAINING WEEK

MONDAY - MINDSET AND PHONE TRAINING

JOIN RAMI HAMADY TO GO OVER THE PROPER MINDSET WHEN DIALING
AND PHONE OBJECTIONS AT 4PM ET/1PM PT

JOIN AT: [ZOOMSOLIDITY.COM](https://zoomsolidity.com)

THURSDAY - IN-HOME SALES PROCESS

JOIN MARYSA MAGGIO TO GO OVER HER APPOINTMENT PROCESS
FROM BEGINNING TO END AT 2PM ET/11AM PT

JOIN AT: [ZOOMSOLIDITY.COM](https://zoomsolidity.com)

SUNDAY - LEAD STRATEGY CALL

EVERYTHING A NEW AGENT NEEDS TO KNOW ABOUT LEADS, EXPECTATIONS
AND THE VARIOUS TYPES. 12PM ET/9AM PT

JOIN AT: [ZOOMSOLIDITY.COM](https://zoomsolidity.com)



WEEKLY SCHEDULE

MONDAY - DIAL DAY

DIAL WITH THE TEAM AND LISTEN TO TOP PRODUCERS DIAL LIVE FROM 8AM ET-1PM ET

JOIN AT: [ZOOMSOLIDITY.COM](https://zoom.us/join/zoomsolidity.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

THURSDAY - DIAL DAY

DIAL WITH THE TEAM AND LISTEN TO TOP PRODUCERS DIAL LIVE FROM 8AM ET-1PM ET

JOIN AT: [ZOOMSOLIDITY.COM](https://zoom.us/join/zoomsolidity.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

THURSDAY - ADVANCE MARKETING SALES TRAINING

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

JOIN AT: [FACEBOOK.COM/FAMILYFIRSTLIFE](https://www.facebook.com/familyfirstlife)

THURSDAY - SOLIDITY AGENCY ZOOM CALL

WEEKLY AGENCY ZOOM CALL WITH TOP AGENCY OWNERS & TOP PRODUCERS AT 4PM ET / 1PM PT

JOIN AT: [ZOOMSOLIDITY.COM](https://zoom.us/join/zoomsolidity.com)

FRIDAY - THE NEXT LEVEL LIVE TRAINING

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

JOIN AT: [FACEBOOK.COM/FAMILYFIRSTLIFE](https://www.facebook.com/familyfirstlife)



INTERNET PHONE SCRIPT: APPOINTMENT SETTING

Hello, (Name)

This is NAME and I'm getting back to you about the request you submitted for the life insurance information.

(Name) I'm the field underwriter that has been assigned to get the information out to you so I just need to verify the information you put down.

I have your DOB here as?

And your over on ADDRESS?

We are running behind as we have more requests than field underwriters so I'm going to put down some notes.

Are you a smoker or a non-smoker?

Are you Married, single or widowed?

Are you working, retired or disabled?

Spouse- working, retired or disabled?

If working->; What time are you typically back in the door from work? Your Spouse?

Perfect, my job as your field underwriter is simple. We work with a variety of companies so it's just my job to get the different options out to you and show you what you qualify for. The plans are all non-medical, meaning no blood and no urine so it only takes about 15 minutes to go over the options.

I have DAY/TIME AVAILABLE or DAY/TIME AVAILABLE,

What time is better?

Ok, I will put you down then.



(TIE DOWN)

Please grab a pen and paper so I can give you some information about myself and for the appointment.

My first name is NAME that's (SPELL FIRST NAME OUT) my last name is NAME (spellout) and if you could go ahead and right down I have you and your spouse in for this upcoming ____ (day) at ____ (time). I do ask for about a 30 minute window just incase the family before you has a few extra questions or I hit any traffic.

That should be all I need. What time did I say again?

Ok, if you could write down that time at the top of your paper as I will be there at TIME on DAY.

And you don't see any reason as to why you and (spouse) wouldn't be there ____ (day) at ____ (time) right?

Ok.

Last thing before I let you go I have you here at (ADDRESS) but I am really bad with directions what color is the home on the outside just so I know I am in the right place? Is there street parking or should I park in the driveway?

And does the doorbell work or just give a knock on the front door?

Great, other than that I look forward to meeting with you and (spouse) on _____ (day) at ____ (time) have a good day.



MAIN PHONE OBJECTIONS

"I sent that in months ago."

- Yep, we are crazy far behind. Thanks for being patient. I'm actually the manager of the county and I am in charge of making sure this gets out you, and I'm going to be out tomorrow. Are you still working? (Jump right back to the script)

"I didn't send this in".

- Yeah (Client Name), this was the generic life insurance request you sent in some time within last few months. You put ___ as your birthday and ___ as your address. Anyway, I'm the manager of the county in charge of getting this out to you (Jump right back to the script).

"I sent that in months ago."

- Okay (Client Name), perfect. That will make this way easier for me, so what I'll do is put down for tomorrow to review and make sure our guys got you set up correctly. It shouldn't even take 5 minutes. Are you still working, retired or disabled?(Jump right back to the script).



PHONE SCRIPT: ONE-CALL-CLOSE

1. PHONE SCRIPT INTO PRESENTATION

Hi ____ this is Josh calling from the Benefits Center 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 medical underwriter assigned to your case. We are doing everything virtually 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 Josh Williams

-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. The state just requires me to leave that with you for your records.

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 a while 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 on the medical side of things so 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 for it 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?

Ok 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 then your ____ have to figure out how to ____.
(Paint the picture)

6. MEDICAL QUESTIONS (FINANCIAL INVENTORY SHEET)

- A. Complete Inventory Sheet
- 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's 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 kinda 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 lot 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 last 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?

(See Next Page)

Go ahead and right 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 that they can save money. Because the older you get, the more expensive it becomes. Now this option comes with a built in Funeral & Final expense benefit, but 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 income to none. So this will give ___ the ability to continue their standard of living until they figure out the next steps.

• 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 expenses. Now 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.

• Next to **(coverage amount 3)** write down **(price)**.



Lastly, this is the 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 and 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 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?



CARRIER WEBSITES AND QUOTING TOOLS

The agent should be able to access the website by clicking on the carrier name

Access Carrier E-Applications:

Americo: Agent.Americo.com

Aetna: Aetnaseniorproducts.com/ssi/agentShortcut.html

American Amicable: AmericanAmicable.com/v3/agentLogin.php

Mutual of Omaha: MutualofOmaha.com

Prosperity: Insuranceadmin.com

AIG/Corebridge: aig.com/login

Carrier Quoting Tools:

Quote Americo Here <https://sc.americo.com/mobile>

To quote Mutual of Omaha download the “Quote for Sales Professional” App from your phones App Store. The quoting tools for Prosperity, American Amicable, AIG and Aetna are all available after logging into your back office.



EAGLE PREMIER 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 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

- **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)

- **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)

- **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 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**

aetnaSM

ACCENDO 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**
- **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

- **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

- **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

- **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

- **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

- **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**