

Rate Pages

Annual Rates per \$1,000 plus \$30 annual policy fee.

Preferred (Age 0-42)					
Age	Female		Male		Policy Size
	Non-Smoker	Smoker	Non-Smoker	Smoker	
0	15.17		17.50		\$5K - \$20K
1	15.28		17.61		
2	15.39		17.72		
3	15.50		17.83		
4	15.61		17.94		
5	15.72		18.06		
6	15.83		18.17		
7	15.94		18.28		
8	16.06		18.39		
9	16.17		18.50		
10	16.39		18.83		
11	16.72		19.17		
12	17.06		19.39		
13	17.28		19.61		
14	17.50		20.06		
15	17.72	19.72	20.50	23.50	\$5K - \$30K
16	17.83	19.94	20.83	23.94	
17	18.06	20.28	21.28	24.50	
18	18.28	20.50	21.72	25.06	
19	18.50	20.83	21.72	25.06	
20	18.72	21.17	21.72	25.06	
21	19.06	21.39	21.83	25.06	
22	19.28	21.72	21.83	25.06	
23	19.50	22.06	21.83	25.06	
24	19.83	22.50	22.17	25.50	
25	20.28	23.06	22.61	25.94	
26	20.61	23.50	22.94	26.28	
27	21.06	24.06	23.39	26.72	
28	21.39	24.50	23.72	27.17	
29	21.39	24.50	23.72	27.17	
30	21.39	24.50	23.72	27.17	
31	21.39	24.50	23.72	27.28	
32	21.39	24.50	23.83	27.28	
33	21.39	24.72	23.83	27.28	
34	21.94	25.61	24.61	28.39	
35	22.39	26.39	25.39	29.61	
36	22.94	27.28	26.17	30.72	
37	23.39	28.06	26.94	31.94	
38	23.94	28.94	27.72	33.06	
39	24.94	30.17	28.94	34.61	
40	25.83	31.28	30.28	36.06	\$5K - \$75K
41	26.83	32.50	31.50	37.61	
42	27.72	33.61	32.83	39.06	

Preferred (Age 43-85)					
Age	Female		Male		Policy Size
	Non-Smoker	Smoker	Non-Smoker	Smoker	
43	28.72	34.83	34.06	40.61	\$5K - \$75K
44	29.72	36.06	35.72	42.72	
45	30.72	37.17	37.39	44.83	
46	31.72	38.39	39.17	46.83	
47	32.72	39.50	40.83	48.94	
48	33.72	40.72	42.50	51.06	
49	33.83	41.17	42.83	51.94	
50	33.94	41.61	43.17	52.83	
51	34.06	41.94	43.39	53.83	
52	34.17	42.39	43.72	54.72	
53	34.28	42.83	44.06	55.61	
54	35.61	44.50	45.94	58.06	
55	36.94	46.17	47.83	60.50	
56	38.39	47.83	49.61	62.94	
57	39.72	49.50	51.50	65.39	
58	41.06	51.17	53.39	67.83	
59	42.72	53.50	55.50	71.17	
60	44.39	55.83	57.61	74.50	
61	46.06	58.06	59.61	77.94	
62	47.72	60.39	61.72	81.28	
63	49.39	62.72	63.83	84.61	
64	51.39	65.61	67.94	91.39	
65	53.39	68.50	72.06	98.28	
66	55.28	71.50	76.06	105.06	
67	57.28	74.39	80.17	111.94	
68	59.28	77.28	84.28	118.72	
69	63.28	83.39	90.06	128.94	
70	67.28	89.39	95.83	139.17	
71	71.39	95.50	101.61	149.39	
72	75.39	101.50	107.39	159.61	
73	79.39	107.61	113.17	169.83	
74	84.61	116.06	120.17	182.94	
75	90.28	125.39	127.61	197.39	
76	90.94	126.94	128.39	199.50	
77	91.61	128.50	129.06	201.61	
78	92.28	130.06	129.83	203.72	
79	92.94	131.61	130.50	205.83	
80	98.83	141.61	131.28	207.94	
81	102.72	146.94	135.28	213.83	
82	106.61	152.17	139.39	219.61	
83	106.83	156.06	142.39	222.28	
84	113.83	159.94	145.50	224.83	
85	121.39	172.17	153.83	240.28	

Example: \$20,000 Policy - Female Preferred Non-smoker Age 65

Annual Rate per \$1,000 \$53.39
 Amount of insurance \$20,000
 Policy Fee \$30.00

Annual Premium calculation

(Annual Rate x (Amount of insurance / 1000)) + Policy Fee
 $53.39 \times (\$20,000 / 1000) + \$30 = \$1,097.80$

Annual premium \$1,097.80

Payment mode calculation

Payment Frequency	Factor
Monthly	0.09
Quarterly	0.26
Semi-Annual	0.51

Annual Premium x Factor

Monthly Premium 98.80
 Quarterly premium 285.43
 Semi-annual premium 570.86

Height & Weight Chart

The maximum weight is a major co-mortality factor. The minimum weight is a major co-mortality factor as well – underweight may be due to a recent illness or modified diet. Serious causes may exist, especially in the elderly, when low BMI appears to be a marker of disease. Underweight is less common than obesity, however it still gives rise to significant mortality.

If an applicant exceeds maximum weight – it is a decline.

If applicant goes below the minimum weight – it is a decline.

Height	Minimum weight	Maximum weight
	Unisex	Unisex
4'8	74	185
4'9	76	192
4'10	79	199
4'11	82	206
5'0	84	213
5'1	87	220
5'2	90	228
5'3	93	235
5'4	96	243
5'5	99	250
5'6	102	258
5'7	105	266
5'8	109	274
5'9	112	282
5'10	115	291
5'11	118	299
6'0	122	308
6'1	125	316
6'2	129	325
6'3	132	334
6'4	136	343
6'5	139	352
6'6	143	361
6'7	146	371

Point of Sale Process

(888) 801-5118

Call center office hours (CST):

Monday	8:00 am to 9:30 pm
Tuesday	8:00 am to 9:30 pm
Wednesday	8:00 am to 9:30 pm
Thursday	8:00 am to 9:30 pm
Friday	8:00 am to 5:00 pm

Applicant Status:

The phone interviewer will re-ask the Health Questions.

The phone interviewer will inform the applicant of the underwriting decision.

If the sale is non-seen, please leave the best time to do the interview and the desired language on your recorded message.

Foreign Language:

Please inform the phone interviewer the desired language at the beginning of your call.

Busy Line or Phone Issues:

In the rare instance that the phone interview line is busy, please leave a voice mail message including the proposed insured's phone number.

After Hours or Non-Seen:

Please leave your name, phone number, and the best time to call.

Note:

If sending appointment paperwork and the first application for insurance at the same time, the writing agent should inform the phone interview person that there is no existing number yet established for the agent.

Each application will have a "Form #" printed on it. This # is to be given to the ESP Interviewer by the agent for every interview. When the agent leaves a message for a call back to the applicant, the agent needs to leave this "Form #" as part of the message.

Some states require a delivery receipt please follow state guidelines.

Completing an Application

Step 1 Pre-Qualify

- Pre-qualify the applicant by completing the application.
- Confirm that the applicant is able to participate without assistance in the phone interview.
- Decline - If any question in Section 9 is "Yes."

Step 2 Phone Interview

Call (888) 801-5118

- Verbal recorded MIB authorization from applicant.
- The applicant verifies the information on the application.

Step 3 Close

- Agent will speak to the interviewer.
- Preferred Rates – if questions are all answered "No."
- There are three possibilities.
 - a. Accepted: Collect correct premium and forward application and premium to AML.
 - b. Declined: Do not collect premium, notify applicant, send application to AML, and a decline letter will be sent.
 - c. Incomplete/Cancel: If application cannot be completed or applicant stops interview, then Decline — Do not collect premium, notify applicant, send application to AML, and a decline letter will be sent.
- Add premium options, model factors, and various methods to submit the first premium.
- Complete other applicable forms
- Complete the agent checklist

Note: See additional instructions on the "seen" and "non-seen" forms.