

Final Expense

PROGRAM OVERVIEW

SIMPL PREFERRED AND STANDARD

Benefit Type:

Whole Life, Level death benefit from date of issue.

Policy Specifications:

Issue limits: \$3,000 to \$40,000

Issue ages: 18 to 80 Male & Female

Issue basis: Nicotine/ Non-Nicotine User

Underwriting Target:

SIMPL Preferred: issued standard through underwriting table 6

SIMPL Standard: issued standard through underwriting table 10

Modal Premium:

Liberty Bankers Life offers true Social Security Billing.

Available Modes of Payment: Annual*, Semi-annual, Quarterly, Monthly Bank Draft (Min. \$15 modal premium)

*Annual: There is a 20% premium discount, the first year only, when this mode of premium payment is elected.

SIMPL MODIFIED

Benefit Type:

First 3 Policy Years: If death occurs as a result of an accident, the death benefit is 100% of the policy face amount. The non-accidental death benefit is equal to a refund of all premiums paid to date plus 10% compounded.

4th Policy Year: The death benefit is 100%

5th Policy Year: The death benefit is 105%

6th Policy Year and Beyond: The death benefit is 110%

Policy Specifications:

Issue limits: \$1,000 to \$20,000

Issue ages: 40 to 80 Male & Female

Issue basis: Nicotine/ Non-Nicotine User

Underwriting Target:

SIMPL Modified: issued standard through underwriting Table 22

Modal Premium:

Liberty Bankers Life offers true Social Security Billing.

Available Modes of Payment: Annual, Semi-annual, Quarterly, Monthly Bank Draft (Min. \$15 modal premium)

AVAILABLE POLICY RIDERS FOR SIMPL PREFERRED AND STANDARD ONLY

Accelerated Death Benefit Rider (ADB): (Included for no additional premium.) Helps offset the expense of terminal illness or chronic illness, up to 80% of the face amount.

Accidental Death & Dismemberment Rider (AD&D): For an additional premium, provides an additional death benefit if your death is a result from an accident. In addition, a benefit is provided if you should lose the use of arms, legs, or eyes as a result of an accident.

Children's Benefit Rider (CB): For an additional premium of \$3.49 monthly, One Unit equals \$5,000 term coverage to Age 25 per child, maximum 4 units.

Grandchild Benefit Rider (GB): For an additional premium of \$1.20 month per grand or great grandchild. \$7,500 term to Age 25.

APPLICATION PROCESS FOR FINAL EXPENSE

Agents have two choices. Traditional paperless telephonic application or our new easy to use eApp for active agents.

Both options give instant decision underwriting at the time of application! Know before you go.

TECHNOLOGY ON THE CUTTING EDGE

User friendly website to manage your business.

Mobile preCHECK APP for quoting, prescription drug lookup, and underwriting pre-qualification.

AGENT ADDED VALUE

GOLD agents receive the following benefits:

- Monthly bonus of \$30 per policy if net issue 10 or more policies for the month.
- 50% bonus increase on 2nd, 3rd, and 4th year renewal commissions.