



Easy Term

Simplified Issue Term

Agent Use Only: Not for public distribution

Easy Term – Policy Specs

- Simplified issue / Non-Med Term Life Insurance
- 3 Guaranteed Level Premium Periods To Chose From:
 - 10 year
 - 20 Year
 - 30 Year
- Return of Premium Plan available on the 20 & 30 year term periods
- Issued Standard through Table 4 (Accept/Reject)
- Convertible (up to age 75) to any Whole Life Plan Issued by the Company, without Evidence of Insurability
- Annually renewable to age 95 after the selected term period

Agent Use Only: Not for public distribution

Easy Term – Policy Specs

Issue Ages (age nearest)

Term	Non Tobacco	Tobacco
10 Year Level Premium	18 - 70	18 - 70
20 Year Level Premium	18 - 65	18 - 65
30 Year Level Premium	18 - 55	18 - 55
20 Year ROP	18 - 60	18 - 40
30 Year ROP	18 - 50	18 - 40

- Minimum – \$25,000 face amount or \$15.00/ month base premium, whichever is greater
- Maximum - \$250,000 face amount
- Premium Rate Classes:
 - Male / Female
 - Smoker / Non-Smoker
- Modal Factors – Monthly: .094; Qtrly .273; Semi-Ann .537
- \$60 Annual Policy Fee (Commissionable)

Agent Use Only: Not for public distribution

Easy Term – Return of Premium

Return of Premium Plan:

- After the term period, returns all of the following:
 - * Base & ROP Policy Premium
 - * Policy Fee
 - * Modal Factor
- Beginning early as the 2nd policy year at least a portion of the premiums paid are available to be returned. The percentage of premiums that are returned increase each year until it reaches 100% at the end of the term period selected.
- Available on the 20 & 30 Year plans only.

Easy Term – Available Riders

Disability Income Rider:

Pays a monthly benefit to the insured in the event the insured becomes totally disabled:

- Monthly Benefit is 2% of the Face Amount, not to exceed \$1,500 (if annual income is below \$25,000, the benefit cannot exceed \$900 per month)
- The Benefit Period Runs for 2 Years
- 60 Day Elimination Period and the Benefits are not Retroactive
- Ineligible Occupations – listed in Agent Guide
- Issue Ages: 18 – 55
- Defined: Disability which Keeps you from being able to perform the major duties of your regular occupation as a result of such injury or disease.
- Rider terminates at age 60 (unless benefit period is in effect)

Agent Use Only: Not for public distribution

Easy Term – Available Riders

Critical Illness Rider:

Provides a cash benefit to the insured upon the diagnosis of a covered critical illness:

- Available at 25%, 50% or 100% acceleration up to \$100,000 critical illness benefit
- Requires disclosure for the Accelerated Living Benefit Rider (Form no. 9543) to be left with the applicant
- Covered Illnesses:
 - Heart Attack
 - Stroke
 - Kidney Failure
 - Paralysis
 - Terminal Illness
 - Coronary Artery Bypass Graft (10% of DB)
 - Invasive Cancer
 - Major Organ Transplant Surgery
 - Blindness
 - HIV contracted performing duties as professional healthcare worker
- Issue Ages: 18 – 65
- Rider coverage expires at age 70

Easy Term – Available Riders

- **Waiver of Premium:** Waives the payment of each premium (including riders) in the event of total and permanent disability. (Issue Ages 18-55) Rider coverage expires at age 60 (unless rider is in effect).
- **Children's Insurance Agreement:** Provides \$3,000 per unit (max 5 units) on each child until age 25. Convertible up to 5 times the initial coverage. (Issue ages: Children 15 Days – 17 years; Primary Insured 18-50) Benefit expires at the earlier of primary insured's age 65, or the child's age 25.
- **Accidental Death Benefit:** An additional benefit paid to the beneficiary if the insured dies as the result of an accident. Available up to \$200,000 or 5 times the face amount of the policy, whichever is less. (Issue Ages 18-64) Benefit expires at age 65.

Easy Term – No Cost Riders

- **Terminal Illness Accelerated Benefit Rider:**
 - ✓ Can receive up to 100% of the death benefit when insured has a life expectancy of 12 months or less.
 - ✓ Requires disclosure form (9474). A Copy of Form is left with Applicant; No Signature Requirements.

- **Accelerated Benefits Rider - Confined Care:**
 - ✓ Full Time, Permanent Residence in Nursing Home
 - ✓ Fixed Monthly Pmt of 2.5% of face amount
 - ✓ Requires disclosure form (9675). A Copy of Form is left with Applicant; No Signature Requirements.

Easy Term – Sales Materials

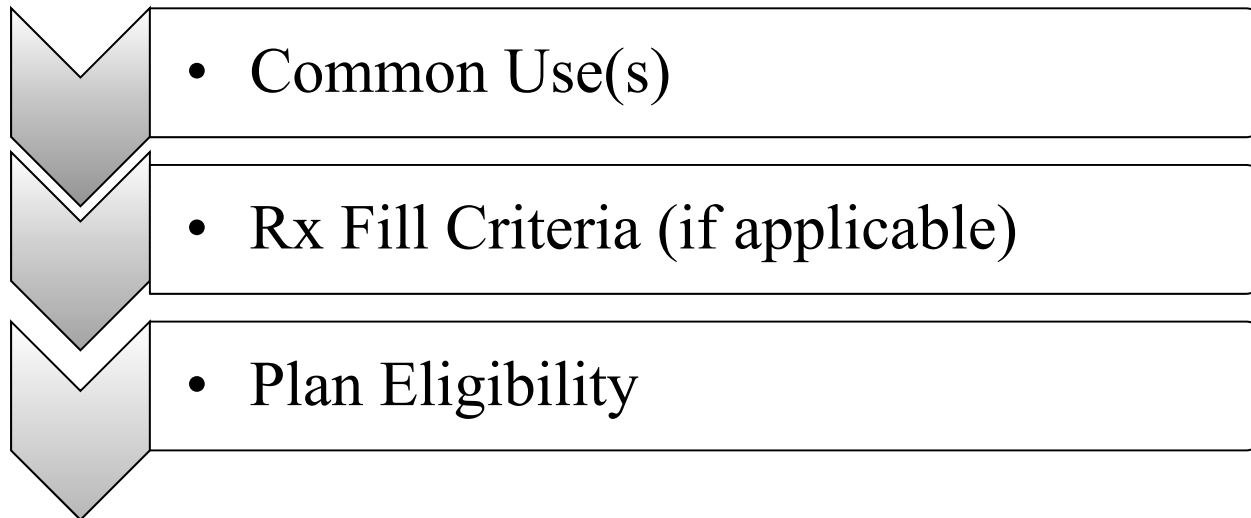
- Brochure (Form # 9972)*
- Agent Guide (Form # 9971)
- Application (Form # 9702)
- “Quick Quotes” Money Purchase Sheets (Form # 9979)
- Accelerated Living Benefit Rider Disclosure (Form # 9543); if Critical Illness is applied for
- Terminal Illness Accelerated Benefit Rider (Form # 9474)
- Accelerated Benefits Rider-Confined Care (Form # 9675)
- Echeck (Form 9903)– used for immediate draft of 1st premium (CWA) upon receipt of application

* Available in Spanish

Agent Use Only: Not for public distribution

Agent Guide: Field Underwriting Tools

Medication Listing



Medication	Common Uses	RX Fill Within	Plan Eligibility
Intron-A	Cancer	8 years >8 years	Decline Standard
	Hepatitis C	N/A	Decline

Agent Use Only: Not for public distribution

Agent Guide: Field Underwriting Tools

Impairment Listing

- Criteria
- Plan Recommendation
- Indicates Questions # on Application

Condition /Concern	Criteria	Life	DI Rider	Critical Illness Rider	Question on App
Hypertension (High Blood Pressure)	Controlled with 2 or less medications, provide current BP reading history	Standard	Standard	Standard	1a
	Uncontrolled or using 3 or more medications to control	Decline	Decline	Decline	1a

Agent Use Only: Not for public distribution

Agent Guide: Field Underwriting Tools

Build Chart

Height	Maximum Weight for Plan			Height	Minimum Weight for Plan		
	Minimum Table 4*	Max Weight Table 2	Max Weight Table 4*		Minimum Table 4*	Max Weight Table 2	Max Weight Table 4*
4'10'	86	182	199	5'10"	120	265	289
4'11"	88	188	205	5'11"	125	272	298
5'	90	195	212	6'	129	280	306
5'1"	93	201	220	6'1"	133	288	315
5'2"	95	208	227	6'2"	136	296	323
5'3"	99	215	234	6'3"	140	304	332
5'4"	101	221	242	6'4"	143	312	341
5'5"	104	228	249	6'5"	146	320	350
5'6"	106	235	257	6'6"	149	329	359
5'7"	110	243	265	6'7"	153	337	368
5'8"	113	250	273	6'8"	157	346	378
5'9"	117	257	281	6'9"	160	355	387

* Applicants below Minimum or above Maximum are not eligible for coverage (Do not need to submit application).

Agent Use Only: Not for public distribution

App Completion/Submission

- Good Field Underwriting is essential to avoid unnecessary Underwriting delays
- Always Fully Complete All Required Sections and Questions
- Provide Complete Details to “Yes” answers on health questions.
- List any Medications currently being taken and their associated conditions
- If additional space is needed for details regarding health questions or medications, please provide on a separate sheet of paper and submit with app
- Telephone Interview Completed at Point of Sale – always answer “Yes” or “No”

App Completion/Submission

- All Applicants must Complete Section A (Questions 1, 2 & 3)
- If Applying for Critical Illness Rider, Complete Section B (Question 4)
- Provide details in Section C

App Completion-Health ?'s

SECTION A: Answer Questions 1, 2 and 3 for all Proposed Insureds.

1. Has any Proposed Insured been diagnosed or treated for, taken medication for or currently under treatment for (*circle condition that applies*):
 - a. high blood pressure, heart attack, angina, arrhythmia, aneurysm, stroke, TIA, heart or circulatory disease or disorder? Yes No
 - b. diabetes, pancreas disorder, hepatitis, Crohn's Disease, ulcerative colitis, liver or digestive disease or disorder? Yes No
 - c. cancer in any form, lung disease or disorder, seizures, mental or nervous disorder, bi-polar disorder, paralysis, blindness? Yes No
 - d. any disease or disorder of the kidneys, urinary bladder, prostate, reproductive organs, or sexually transmitted disease? Yes No
 - e. connective tissue disease, systemic lupus (SLE), anemia, arthritis, or any disorder of the back, joints, muscles? Yes No
 - f. any other disease or disorder, injury, surgery **within the past 24 months**? Yes No
2. **Within the past 2 years** has any proposed insured participated in parachuting, hang gliding, rock or mountain climbing, rodeo events, sky diving, scuba diving, organized racing of any kind, any professional sport, or aviation? Yes No
3. Has any Proposed Insured:
 - a. been medically treated or diagnosed by a medical professional as having Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC), or any immune deficiency related disorder or tested positive for the Human Immunodeficiency Virus (HIV)? Yes No
 - b. **within the past 5 years**, been convicted of any misdemeanor or felony charge, had their driver's license suspended or revoked, or convicted of driving under the influence of alcohol or drugs, or driver's license currently suspended or revoked? ... Yes No
 - c. **within the past 5 years**, used illegal drugs, abused alcohol or drugs, or had or been recommended by a medical professional or licensed counselor to discontinue the use of alcohol or drugs or to have treatment or counseling for alcohol or drug use? Yes No
 - d. **within the past 6 months**, been on probation, parole, or been prohibited from actively working full time (30 hours or more per week) at their regular occupation due to any illness, injury, or health related problem, or are you **currently** disabled? Yes No
 - e. **within the past 12 months**, consulted a physician, had surgery, been hospitalized, or had diagnostic tests such as EKG, Xray, MRI, CAT scan? Yes No
 - f. **within the past 12 months**, had diagnostic testing, surgery, or hospitalization recommended by a medical professional which has not been completed or for which the results have not been received? Yes No

SECTION B: If applying for Critical Illness Rider answer Question 4. (*Provide: name, relationship, age at onset, medical condition.*)

4. Has primary insured had a natural parent, brother or sister, suffer from diabetes, kidney disease, require a major organ transplant or been diagnosed with heart disease, cerebrovascular disease, or internal cancer prior to age 60? Yes No

SECTION C: Give details to all "Yes" answers in Sections A and B and list current medications (use COMMENTS section on back for additional space).

Illness, Injury, Disease, or Symptoms	Dates	Treatment	Name and Address of Physician and/or Hospital
	/ /		
	/ /		

Easy Term – Underwriting

Non – Med Limits

Age & Amount	18 - 45	46 - 55	56 - 65	66 - 70
25,000 – 75,000				T
75,001 – 100,000			T	T
100,001 – 250,000	T	T	T	T

T = Telephone Interview

Agent Use Only: Not for public distribution

Easy Term – Underwriting

Non – Med Limits (100% CI Benefit Applied for)

Age & Amount	18 - 45	46 - 55	56 - 65	66 - 70
25,000 – 75,000		T-100% CIR	T-100% CIR	T
75,001 – 100,000	T-100% CIR	T-100% CIR	T	T
100,001 – 250,000	T	T	T	T

T = Telephone Interview

T-100% CIR = Telephone Interview required only if Critical Illness Rider is applied for at 100% acceleration.

Agent Use Only: Not for public distribution

Easy Term – Underwriting

Telephone Interviews (2 Ways to Complete):

1. Point of Sale (Preferred)

- Completed at Time of Application from Client's Home
- Call vendor using Toll Free Number
- Identify Yourself, Company, Product Being Applied for, and whether or not client is applying for CIR and/or DIR
- Applicant Completes the Rest of the Interview on their own
- Indicate on Application that Interview has been completed
- Results of Interview Transmitted to Home Office electronically

Easy Term – Underwriting

Telephone Interviews (Two Ways to Complete):

2. After Point of Sale

- Indicate on Application that Interview has NOT been completed, and provide Applicant's Phone #, and a "Best Time to Call"
- Vendor will contact Applicant to complete Interview or schedule a time to complete
- Results of Interview Transmitted to Home Office electronically

Easy Term – Underwriting

Medical Information Bureau (MIB)

- Member Companies report conditions to MIB database during the underwriting process
- Our Company accesses the MIB database on all Easy Term applications
- MIB replies can trigger additional underwriting requirements (i.e. APS's, Exams, etc.)

Agent Use Only: Not for public distribution

Easy Term – Underwriting

Pharmaceutical Database Check

- Check of National Pharmacy Databases
- Databases are checked on every Easy Term Application
- Provides information on medications / prescriptions taken by the Applicant
- May trigger additional underwriting requirements (i.e. APS's, Exams, etc.)

Agent Use Only: Not for public distribution

Easy Term – Summary

- ✓ Simplified Issue Term (No Medical Exam Required)
- ✓ Simple “Yes/No” Application (1 page)
- ✓ 10/20/30 Year Guaranteed Level Premium Plans
- ✓ 20 & 30 Year Plans Available with Return of Premium
- ✓ Optional Critical Illness and Disability Income Riders
- ✓ Policy is Convertible to Whole Life Plan w/o Evidence of Insurability
- ✓ After Level Premium Period, Policy Can be Kept to Age 95
- ✓ Highly Competitive Premiums & Compensation

Agent Use Only: Not for public distribution

Questions???

- Agent Hotline:
 - 800-736-7311 (prompts 1, 1, 2)
- Email: marketingassistants@aatx.com
- Home Office Contact List on Website

Agent Use Only: Not for public distribution