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# TERM LIFE

## AMERICAN GENERAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**FEATURES:** Issue ages from 20 to 80 ♦ Age nearest birthday  
♦ Minimum face amount \$50,000 ♦ Return of premium available  
♦ Conversion to any American General permanent product.

**PRODUCT TYPE:** Level Terms Including: 10, 15, 20 & 30 Years

## AXA/EQUITABLE

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**FEATURES:** Issue ages from 18 to 75 ♦ Uses actual age  
♦ Minimum face amount \$100,000 ♦ Attractive conversion options  
♦ Broad family history definition ♦ 12-Month non-tobacco definition for non-tobacco rates.

**PRODUCT TYPE:** Level Terms Including: 10, 15, 20 & 30 Years

## BANNER LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's

**FEATURES:** Issue ages from 20 to 80 ♦ Age nearest birthday  
♦ Minimum face amount \$100,000 ♦ Convertible for the duration of the term or up to attained age 70 ♦ High commission products  
♦ 3-Premium banding levels.

**PRODUCT TYPE:** Level Terms Including: 10, 15, 20 & 30 Years

## EMPIRE GENERAL LIFE ASSURANCE CORPORATION

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
AA- by Fitch

**FEATURES:** Issue ages from 18 to 85 ♦ Age nearest birthday  
♦ Minimum face amount \$50,000 ♦ Advanced premium account available  
♦ Convertible for the duration of the term or up to the attained age 75 ♦ Accidental death rider available ♦ High commission products  
♦ Liberal underwriting and great rates for tobacco users!

**PRODUCT TYPE:** Level Terms Including: 10, 15, 20 & 30 Years

## GUARANTEE TRUST LIFE INSURANCE COMPANY

**RATINGS:** B+ by A.M. Best

**FEATURES:** Issue ages from 20 to 70 ♦ Face amounts from \$3,000 to \$100,000 ♦ Graded benefit simplified issue 10-year level term ♦ Full death benefit starting year four ♦ **NO MEDICAL EXAM REQUIRED.**

**PRODUCT TYPE:** Simplified Issue, Level Terms Including: 10 Years

## LINCOLN NATIONAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**FEATURES:** Issue ages from 18 to 80 ♦ Minimum face amount \$100,000 ♦ Liberal cholesterol parameters to obtain preferred rating ♦ Convertible for the duration of the term or up to the attained age of 70 ♦ Return of premium rider available  
♦ High commission products ♦ Telephone application and on-line application available.

**PRODUCT TYPE:** Level Terms Including: 10, 15, 20, 25 & 30 Years

## U.S. FINANCIAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA by Fitch

**FEATURES:** Issue ages from 18 to 80 ♦ Minimum face amount \$100,000 ♦ Policy fee waived on partner application  
♦ Social smoker can qualify for non-tobacco rates ♦ Patented Clinical Underwriting® ♦ Great for impaired risk life.  
See our Clinical Underwriting® website <http://fm-inc.usfli.com>

**PRODUCT TYPE:** Level Terms Including: 5, 10, 15, 20 & 30 Years

## WEST COAST LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA- by Fitch

**FEATURES:** Issue ages from 15 to 80 ♦ Age nearest birthday  
♦ Conversion period earliest of initial term period or age 75  
♦ Minimum face amount \$100,000 ♦ Liberal height and weight chart  
♦ Accidental death rider available ♦ 12-Month non-tobacco definition for non-tobacco rates.

**PRODUCT TYPE:** Level Terms Including: 10, 15, 20, 25 & 30 Years

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ILLUSTRATE AND PRINT A PERSONALIZED TERM QUOTES ON-LINE TODAY AT  
[WWW.FM-INC.COM](http://WWW.FM-INC.COM) AND CLICK ON *QUOTES*

# UNIVERSAL LIFE

## AMERICAN GENERAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**FEATURES:** Issue ages from 0 to 90 ♦ Minimum face amount \$50,000 ♦ Low cost, high target with maturity at age 120 ♦ Guarantees to age 120 with lifetime lapse protection rider.

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

## AXA/EQUITABLE

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**FEATURES:** Issue ages from 0 to 85 ♦ Minimum face amount \$50,000 ♦ Liberal family history definition ♦ 3-Cost of insurance bands ♦ Return of premium rider available ♦ 12-Month non-tobacco definition for non-tobacco rates ♦ Guaranteed for the lifetime of the insured (up to age 100 and beyond).

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

## BANNER LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's

**FEATURES:** Issue ages from 20 to 85 ♦ Age nearest birthday ♦ Minimum face amount \$100,000 ♦ Payment options that provide no-lapse coverage guarantees for 10 or 20 years or to age 115.

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

## EMPIRE GENERAL LIFE ASSURANCE CORPORATION

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
AA- by Fitch

**FEATURES:** Issue ages from 18 to 85 ♦ Minimum face amount \$50,000 ♦ Competitive cost with maturity up to age 120 ♦ Liberal underwriting and great for tobacco users ♦ 24-Month target available ♦ Occasional cigar smoker may qualify for non-smoker rates.

**PRODUCT TYPE:** Universal Life

## LINCOLN NATIONAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**FEATURES:** Issue ages from 0 to 90 ♦ Minimum face amount \$50,000 ♦ Guaranteed no-lapse protection including 20, 25, 30 years and lifetime ♦ High commissions ♦ Low cost, high target with maturity up to age 120 ♦ Competitive older-age rates.

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

## U.S. FINANCIAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA by Fitch

**FEATURES:** Issue ages from 0 to 85 ♦ Minimum face amount \$25,000 ♦ Guaranteed no-lapse protection including 5 years and lifetime ♦ Competitive cost, high target with maturity up to age 120 ♦ **GREAT FOR IMPAIRED RISK!** ♦ Occasional cigarette smoker may qualify for non-smoker rates. See our Clinical Underwriting@ website

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

<http://fm-inc.usfli.com>

## WEST COAST LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA- by Fitch

**FEATURES:** Issue ages from 0 to 85 ♦ Uses actual age ♦ Minimum face amount \$25,000 ♦ Guaranteed no-lapse protection to age 120 ♦ Low cost, high target with maturity up to age 120 ♦ 12 Month non-tobacco use can qualify for non-tobacco rates.

**PRODUCT TYPE:** Universal Life, Lifetime Guarantee

## WEBCAST CONFERENCES

Are you looking for additional training on specialized products?  
Would you like one-on-one training on these specialized products?  
Join our Webcast Conferences and discover a new pool of knowledge!

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# WHOLE LIFE

## AXA/EQUITABLE

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**PRODUCT TYPE:** Interest Sensitive Whole Life

**FEATURES:** Issue ages from 0 to 85 ♦ Minimum face amount \$25,000 ♦ Interest sensitive whole life ♦ Diverse underwriting risk classes ♦ 12-Month non-tobacco definition for non-tobacco rates.

## GUARANTEE TRUST LIFE INSURANCE COMPANY

**RATINGS:** B+ by A.M. Best

**PRODUCT TYPE:** Simplified Issue, Whole Life

**FEATURES:** Issue ages from 0 to 85 ♦ Face amounts up to \$100,000 ♦ Graded benefit and limited pay options available ♦ **NO MEDICAL EXAM REQUIRED.**

## LIBERTY MUTUAL LIFE

**RATINGS:** A by A.M. Best  
AA- by Standard & Poor's

**PRODUCT TYPE:** Traditional Whole Life  
Single Premium Whole Life

**FEATURES:** TRADITIONAL PAR WHOLE LIFE: Issue ages from 0 to 80 ♦ Age nearest birthday ♦ Minimum face amount \$10,000 ♦ Dividend paying.  
SINGLE PREMIUM WHOLE LIFE:  
♦ Issue ages from 0 to 85 ♦ Uses actual age ♦ Minimum premium \$10,000 ♦ Jet underwriting.

# LIFE SETTLEMENTS

## LIFE SETTLEMENT INSIGHTS

The secondary market for life insurance allows qualifying individuals to realize greater value for their life insurance. Prior to this market becoming available, consumers who wanted to dispose of unwanted life insurance were limited to surrendering the policy for the cash value established by the issuing insurance company, or letting it lapse.

Some of the reasons that people do sell their life insurance policies are changes in their financial situation, the policy is no longer needed, or the policy becomes unaffordable. Other possible reasons might include:

- ♦ A safety net for beneficiaries is no longer needed due to lifetime wealth accumulation, changes in marital status or the maturity of children.
- ♦ The policy owner is over insured or wishes to dispose of an existing policy to execute a more appropriate one.
- ♦ Sale, dissolution or bankruptcy of a business eliminates the need for a key-person policy.
- ♦ Tax law changes have reduced the need to subsidize estate taxes.
- ♦ A family or medical emergency arises.
- ♦ Insurance policy premiums have become unaffordable.
- ♦ Business loans secured by the policy have been repaid.
- ♦ Stock market volatility has diminished retirement income.
- ♦ A need exists to fund a long term care program.

You may be better off selling your policy rather than accepting the cash surrender value. The cash generated can reduce financial stress, provide for retirement, or can be used for immediate family needs.

Complete a personal evaluation on your clients today at [www.fm-inc.com](http://www.fm-inc.com) and click on *Products*.

# RETURN OF PREMIUM

## AMERICAN GENERAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**PRODUCT TYPE:** ROP Level Terms Including: 15, 20 & 30 Years

**FEATURES:** Issue ages from 20 to 65 ♦ Age nearest birthday ♦ Minimum face amount \$100,000 ♦ Convertible for duration of term or up to attained age of 75.

## LINCOLN NATIONAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**PRODUCT TYPE:** ROP Level Terms Including:  
15, 20, 25 & 30 Years

**FEATURES:** Issue ages from 20 to 60 ♦ Age nearest birthday ♦ Minimum face amount from \$100,000 ♦ Convertible to the end of the initial guarantee period or to the attained age 70. If converted, ROP benefit will be used as conversion credit.

# FINAL EXPENSE

## GUARANTEE TRUST LIFE INSURANCE COMPANY

**RATINGS:** B+ by A.M. Best

**FEATURES:** Issue ages from 0 to 85 ♦ Face amounts up to \$100,000 ♦ Traditional final expense, graded benefit and limited pay options available ♦ **NO MEDICAL EXAM REQUIRED.**

**PRODUCT TYPE:** Whole Life

## PRESIDENTIAL LIFE INSURANCE COMPANY

**RATINGS:** B+ by A.M. Best  
BB- by Standard & Poor's  
Ba2 by Moody's

**FEATURES:** Issue ages from 40 to 80 ♦ Face amounts up to \$50,000 ♦ Guaranteed issue whole life ♦ Graded benefit ♦ No medical questions and absolutely **NO REJECTIONS!**

**PRODUCT TYPE:** Whole Life

## ADVANTAGES OF ATTENDING OUR WEB CONFERENCES

- ♦ Attend the conference from your office! Watch the presentation on your computer and listen on your telephone.
- ♦ Learn how to apply specialized products to your daily business practices!
- ♦ Visit directly with the Home Office on additional product details!

VIEW DETAILS FOR THE UPCOMING WEB CONFERENCE AT [WWW.FM-INC.COM](http://WWW.FM-INC.COM) AND CLICK ON WHAT'S NEW

# SECOND-TO-DIE

## AMERICAN GENERAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**FEATURES:** Issue ages from 20 to 90 ♦ Minimum face amount \$250,000 ♦ Maturity at age 100 ♦ Will accept one "uninsurable" ♦ Indexed-linked and fixed products available.

**PRODUCT TYPE:** Universal Life and Index Universal Life

## AXA/EQUITABLE

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**FEATURES:** Issue ages from 20 to 90 ♦ Minimum face amount \$200,000 ♦ Designed for use in estate planning ♦ Strong secondary guarantees ♦ 12-Month non-tobacco definition for non-tobacco rates ♦ Will accept one "uninsurable" ♦ Guaranteed no-lapse protection.

**PRODUCT TYPE:** Universal Life

## EMPIRE GENERAL LIFE ASSURANCE CORPORATION

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
AA- by Fitch

**FEATURES:** Issue ages from 20 to 85 ♦ Age nearest birthday ♦ Maturity at age 120 ♦ Minimum face amount \$100,000 ♦ Will accept one "uninsurable".

**PRODUCT TYPE:** Universal Life

## LINCOLN NATIONAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**FEATURES:** Issue ages 20 to 85 ♦ Minimum face amount \$100,000 ♦ Lifetime guarantee ♦ Guaranteed persistency bonus ♦ Competitive target premium ♦ Will accept one "uninsurable".

**PRODUCT TYPE:** Term Second to Die and Universal Life

## WEST COAST LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA- by Fitch

**FEATURES:** Issue ages from 20 to 85 ♦ Age last birthday ♦ Minimum face amount \$250,000 ♦ 10 year and lifetime guarantee ♦ Will accept one "uninsurable" ♦ Unique last-to-die term ♦ Very competitive discount rate for single pay and limited pay.

**PRODUCT TYPE:** Term Second to Die and Universal Life

# LONG TERM CARE

## STATE LIFE INSURANCE COMPANY OF IN

**RATINGS:** A by A.M. Best  
AA by Standard & Poor's

**FEATURES:** Issue ages to 84 ♦ Up to a 60% premium discount for second insured ♦ Group discounts available ♦ Joint waiver of premium ♦ Many optional riders available ♦ A variety of payment options ♦ Competitive premiums ♦ No history of rate increases.

**PRODUCT TYPE:** Tax-Qualified LTC

# LONG TERM CARE / UNIVERSAL LIFE

## LINCOLN NATIONAL LIFE INSURANCE COMPANY

**RATINGS:** A+ by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**FEATURES:** MoneyGuard is a universal life product that features unique long term care benefits ♦ Single and flexible premiums available ♦ For clients who wish to "self-insure" long-term care insurance ♦ Extension of Benefits (EOB) rider is available.

**PRODUCT TYPE:** Universal Life, Joint Universal Life

# MEDICARE SUPPLEMENT

## MUTUAL OF OMAHA

**RATINGS:** A by A.M. Best  
AA- by Standard & Poor's  
Aa3 by Moody's

**FEATURES:** Geographically competitive prices ♦ Premium on structured class basis ♦ Offers plans A-G, depending on state.

**PRODUCT TYPE:** Medicare Supplement

[www.fm-inc.com](http://www.fm-inc.com) ♦ [Marketing@fm-inc.com](mailto:Marketing@fm-inc.com)

# INDEXED ANNUITIES

## AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

**RATINGS:** B++ by A.M. Best  
BBB+ by Standard & Poor's

**FEATURES:** Issue ages up to 85 ♦ Minimum face amount \$5,000 ♦ Various indexes available ♦ Minimum guaranteed earning available ♦ High commission products with many surrender options.

**PRODUCT TYPE:** Indexed Annuities

## AMERICAN GENERAL LIFE

**RATINGS:** A+ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**FEATURES:** Issue ages up to 85 ♦ Minimum face amount \$5,000 ♦ Minimum guaranteed earning available ♦ Premium bonuses available ♦ High commission products.

**PRODUCT TYPE:** Immediate Annuities

## FIDELITY & GUARANTY LIFE INSURANCE COMPANY

**RATINGS:** A by A.M. Best  
A3 by Moody's  
A- by Fitch

**FEATURES:** Issue ages up to 90 ♦ Minimum face amount \$5,000 ♦ Various indexes available ♦ Minimum guaranteed earning available ♦ Fixed interest option available ♦ High commission products with many surrender options.

**PRODUCT TYPE:** Indexed Annuities

## ING FIXED DESIGN

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**FEATURES:** Issue ages up to 80 ♦ Single and flexible annuities available ♦ Various indexed annuities ♦ High participation and no caps available ♦ Minimum guaranteed earning available.

**PRODUCT TYPE:** Indexed Annuities

# IMMEDIATE ANNUITIES

## AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

**RATINGS:** B++ by A.M. Best  
BBB+ by Standard & Poor's

**FEATURES:** Issue ages up to 90 ♦ Single and joint immediate available ♦ 5 to 25 Period certain with option of life contingency.

**PRODUCT TYPE:** Immediate Annuities

## AMERICAN GENERAL LIFE

**RATINGS:** A+ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**FEATURES:** Issue ages up to 90 ♦ Guaranteed income stream ♦ Single and joint immediate available ♦ Competitive payout rates.

**PRODUCT TYPE:** Immediate Annuities

## FIDELITY AND GUARANTY LIFE INSURANCE COMPANY

**RATINGS:** A by A.M. Best  
A3 by Moody's  
A- by Fitch

**FEATURES:** Issue ages up to 90 ♦ Single and joint immediate available ♦ Guaranteed income ♦ Select one of six lifetime income options ♦ Fixed guaranteed payment period from 5 to 50 years available ♦ Immediate underwriting.

**PRODUCT TYPE:** Immediate Annuities

## ING FIXED DESIGN

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**FEATURES:** Issue ages up to 90 ♦ Single and joint immediate available ♦ Guaranteed income.

**PRODUCT TYPE:** Immediate Annuities

## PRESIDENTIAL LIFE INSURANCE COMPANY

**Ratings:** B+ by A.M. Best  
BB- by Standard & Poor's  
Ba2 by Moody's

**FEATURES:** Issue ages up to 100 ♦ Single and joint immediate available ♦ Guaranteed income ♦ High commission products.

**PRODUCT TYPE:** Immediate Annuities



**ROP Term™ Life Insurance**

## A TALE OF TWO FAMILIES<sup>1</sup>

### The Marsh Family

When they finally found their dream home, Tom and Paula Marsh couldn't have been happier. To help protect their mortgage, they each purchased a 30-year **ROP Term** life insurance policy. When Tom was killed in an auto accident seven years later, the \$500,000 death benefit from his **ROP Term** policy was more than enough to pay off the mortgage. Nothing could have eased the emotional strain of losing Tom, but Paula and her son could at least rest assured that their family home would be protected.

### The Prentiss Family

Tracy Prentiss decided at an early age that she wanted to become a lawyer. Her parents, Sandra and Ron, had begun saving for college when she was a baby - and had also purchased **ROP Term** life insurance policies. For the next 20 years, Sandra and Ron lived secure in knowledge that, should anything happen to them, Tracy's education could be paid for. Fortunately, they didn't need the death benefit - and when the turn on their policies ended, they received a refund of \$50,000.<sup>2</sup> Thanks to **ROP Term**, the Prentiss family was able to enjoy 20 years of solid term life protection, followed by a full refund that helped pay Tracy's tuition.<sup>2</sup>

<sup>1</sup>The preceding stories are not actual cases; they are presented for illustrative purposes only.

<sup>2</sup>The cumulative premiums paid on the policy during the level term period (15, 20 or 30 years), not including any substandard and rider charges, will be paid to you at the end of the level term period if the policy is then in force. The premium returned does not take into account any time value of money. Beginning the sixth (6th) policy year, a portion of the cumulative premiums will be returned to you if you choose to surrender the policy.

For more information on the **ROP Term**, contact:



**Financial Markets, Inc.**  
**800-888-2829**

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# FIXED ANNUITIES

## AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

**RATINGS:** B++ by A.M. Best  
BBB+ by Standard & Poor's

**PRODUCT TYPE:** Flexible and Single-Pay Annuities

**FEATURES:** Issue ages up to 85 ♦ Minimum face amount \$5,000 ♦ Various indexes available ♦ Minimum guaranteed earning available ♦ High commission products.

## AMERICAN GENERAL LIFE

**RATINGS:** A+ by A.M. Best  
AA+ by Standard & Poor's  
Aa1 by Moody's  
AA+ by Fitch

**PRODUCT TYPE:** Flexible and Single-Pay Annuities

**FEATURES:** Issue ages up to 85 ♦ Multi-year guarantee annuities available ♦ High renewal interest rates ♦ High bonus interest rates to high commission products with many surrender options ♦ \$50 EFT deduction available.

## FIDELITY & GUARANTY LIFE INSURANCE COMPANY

**RATINGS:** A by A.M. Best  
A3 by Moody's  
A- by Fitch

**PRODUCT TYPE:** Flexible and Single-Pay Annuities

**FEATURES:** Issue ages up to 90 ♦ Multi-year guarantee annuities available ♦ High renewal interest rates ♦ High bonus interest rates to high commission products with many surrender options.

## ING FIXED DESIGN

**RATINGS:** A+ by A.M. Best  
AA by Standard & Poor's  
Aa3 by Moody's  
AA by Fitch

**PRODUCT TYPE:** Flexible and Single-Pay Annuities

**FEATURES:** Issue ages up to 80 ♦ Multi-year guarantee annuities available ♦ High renewal interest rates.

## PRESIDENTIAL LIFE INSURANCE COMPANY

**RATINGS:** B+ by A.M. Best  
BB- by Standard & Poor's  
Ba2 by Moody's

**PRODUCT TYPE:** Flexible and Single-Pay Annuities

**FEATURES:** Issue ages up to 90 ♦ Multi-year guarantee annuities available ♦ High renewal interest rates ♦ \$25 Monthly flex available ♦ 10% withdraw options available the first year ♦ Qualified plans as low as \$25 per month.

***Occasional Smokers aren't perfect...  
with U.S. Financial Life they don't have to be!***



### **PREFERRED NON-SMOKER RATES FOR OCCASIONAL CIGARETTE SMOKERS**

If you have a client who is otherwise healthy, but smokes occasionally, Clinical Underwriting® is the answer for you. Someone who has always smoked less than one pack per day may qualify for non-smoker rates...even **Preferred** with U.S. Financial Life Insurance. Other tobacco products almost always qualify for non-smoker rates.

With USFL's financial strength ratings (A+ by A.M. Best and AA by Fitch), high retention and automatic binding authority, you can make a recommendation that meets your client's needs and lifestyle with confidence.

Find out how USFL's Clinical Underwriting® and non-smoker classifications can mean better rates for your clients and more commissions for you.

View our Clinical Underwriting® website today at: <http://fm-inc.usfli.com>



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