

Enhanced Group Term Life



Sales Support & Training

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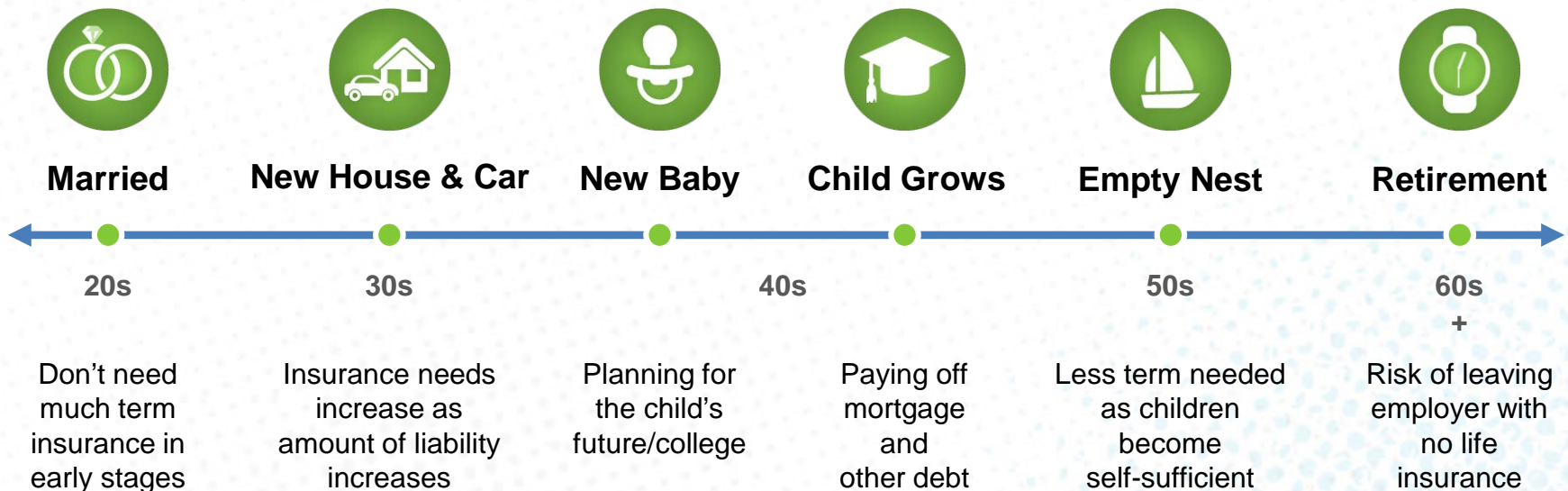
Term vs. Perm

- For most of your life, you need term life insurance
- However, if you haven't thought about permanent life insurance, it becomes prohibitively expensive as you approach retirement age
- Throughout the cycle of life, individual insurance needs change
- Now you can offer a comprehensive solution by providing both permanent coverage through our Voluntary Life products as well as the temporary coverage through our new Group Term Life



The Cycle of Life

Through the stages of life, life insurance needs change.



INSURANCE NEEDS



Product Highlights

- New, enhanced Group Term Life product on Genelco
- Coverage Options:
 - Employee can elect amounts up to 5x base annual earnings or \$500,000
 - Spouse can elect amount up to 50% of the employee volume or \$250,000
 - Child(ren) can have up to \$10,000
- Issue ages: 18 and over if actively at work
- Guaranteed issue up to GI limits for the group if enrolled at initial enrollment or with a life event



Product Highlights

- Flexible product that allows employers to match existing coverage

- Variations available for aforementioned benefits

Examples: Accelerated death benefit percentage can vary; various age options available



Product Highlights

Three value-added services that can be added to the employer's offering if employer-paid and Voluntary are both selected:

- Travel Assist, Lifeworks, and/or PinnacleCare
- Options:
 - Life product only*
 - Life product with LifeWorks
 - Life product with Travel Assist
 - Life product with Lifeworks and Travel Assist*
 - Life product with PinnacleCare*
 - Life product with PinnacleCare, Lifeworks and Travel Assist (RATE LOAD)

* Available on SnapQuote



Required Information

- A census for all employer paid quotes that include birthdate and gender
- A better price is possible if the name and home zip code is included
- Experience is needed for cases over 1,000 lives; at least 3 years (please ask for 5 years) of premiums, Life claims, AD&D waiver claims, and the current premium rates
- If the employer wants to match the current plan design, the current policy form is required



Disclaimer

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- The features of the products presented in this training piece are for the majority of states. Refer to your state specific brochure or policy form for exact benefits, limitations, exclusions and other provisions applicable to the state of solicitation. You must know the specifics of the product for the state and present them accurately to each customer.

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