

Guaranteed Guardian



Agent Use Only: Not for public distribution

Guaranteed Guardian

- Whole life plan of insurance
- Specifically Designed for Payroll Market
- Guaranteed Premiums (payable to age 100)
- Guaranteed Cash Values
- Guaranteed Death Benefit
- Issue ages: 0-75 (Age Nearest)
- Underwriting Classes:
 - Male/Female
 - Smoker/Non Smoker
- Modal Factors (none)

Guaranteed Guardian

➤ **Minimum premium:**

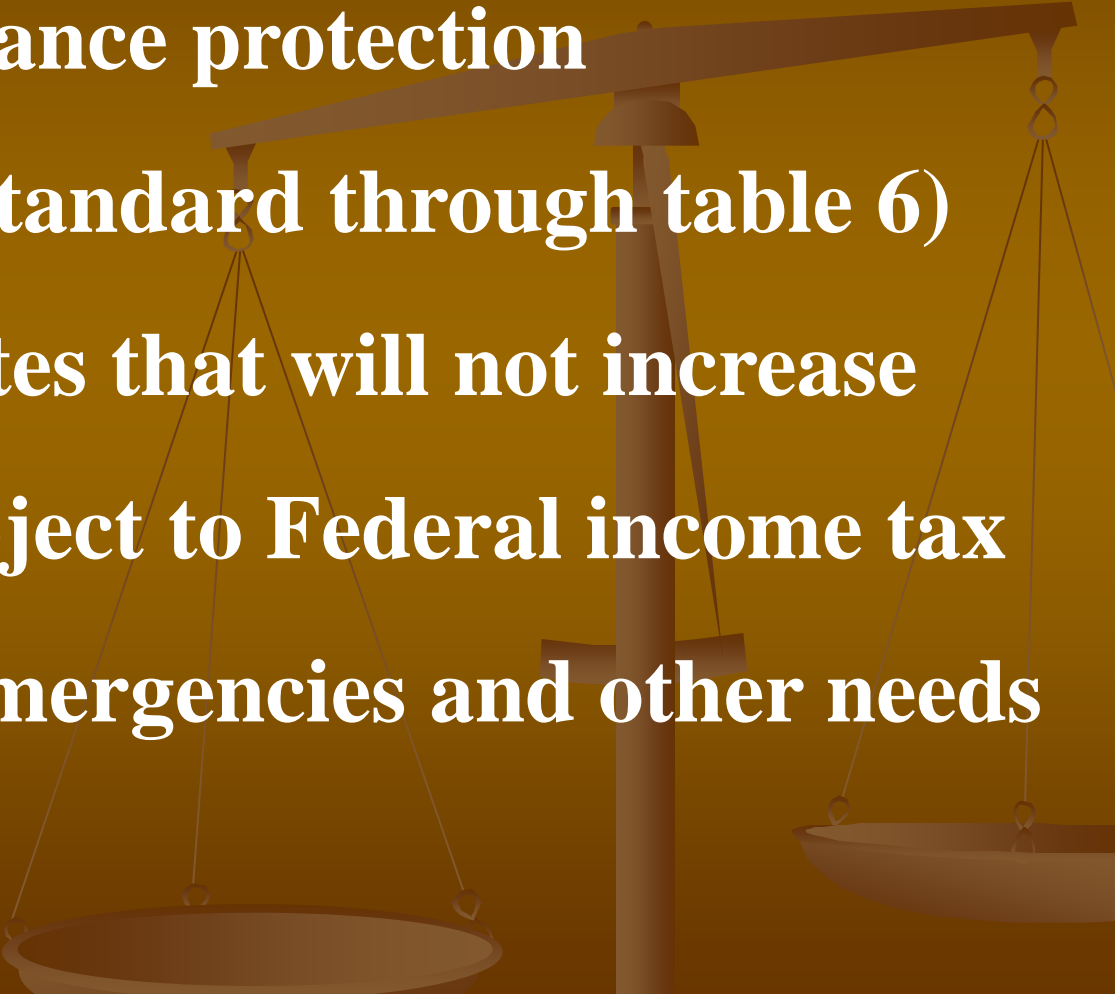
\$13.00 per month (\$3.00 per week)

➤ **\$24.00 annual policy fee**

➤ **Premium Bands:**

Band	Greater than or equal to:	Less than:	Issue Ages:
1	\$3.00/week	\$5.00 /week	0 - 45
2	\$5.00/week	\$8.00/week	0 - 60
3	\$8.00/week	\$12.00/week	0 - 70
4	\$12.00/week		0 - 75

Customer Benefits

- **Insurance protection**
 - **Ease of issue (standard through table 6)**
 - **Affordable rates that will not increase**
 - **Benefits not subject to Federal income tax**
 - **Cash value for emergencies and other needs**
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Riders

✓ Disability Income Rider:

- Pays a monthly benefit to the insured in the event the insured becomes totally disabled
- Maximum Benefit is 60% of Monthly Income, not to exceed \$1,500
- Minimum Monthly Benefit is \$500
- Sold in \$100 increments
- The Benefit Period Runs for 2 Years
- 60 Day Elimination Period; the Benefits are Not Retroactive
- Issue Ages 18 – 55

Riders

- ✓ **Disability Income Rider (Con't):**
 - ✓ **Applicant Must Have Worked Fulltime (Min 30 hours/week for past 6 months)**
 - ✓ **Short List of Ineligible Occupation (No separate DI Underwriting Manual)**
 - **Blasters & Explosives Handlers**
 - **Disabled**
 - **Participated in High Risk Avocations within Past 12 Months**
 - **Police**
 - **Firefighters**
 - **Professional Athletes**
 - **Structural Workers / Iron Workers**
 - **Underground Miners and Workers**
 - **Unemployed**
 - **Casino Workers**
 - **Housekeeping**
 - **Janitor**
 - **Migrant Laborers**
 - **Retired**
 - **Self-employed**
 - **Student**

DIR (Definition of Disability)

Total Disability is disability which:

- (a) First appears while this Rider is in effect;
- (b) Continues for at least 60 days;
- (c) Begins before the Rider anniversary following your 65th birthday;
- (d) Is not included in the Limitations section of this Rider;
- (e) Results from bodily injury or disease; and,
- (f) Keeps you from being able to perform the major duties of your regular occupation as a result of such injury or disease.

Flexible Premium Deferred Annuity Rider

- ✓ Tax deferred interest bearing annuity rider
- ✓ Guaranteed interest rate 2% (current 4.0%)
- ✓ Interest Calculated from Date of Payment to Date of Withdrawal
- ✓ No withdrawal or other fees or charges*
 - ✓ Maximum deposit \$4,000 per year
 - ✓ Minimum Deposit \$5.00 per month

*Distributions prior to age 59 ½ may be subject to an IRS penalty

Riders



- ✓ **Family Insurance Agreement (FIA)**
 - Decreasing Term Insurance on Spouse
 - \$3,000 Coverage on Each Child / Unit Purchased
 - Issue Ages
 - Spouse: 15 – 60
 - Children: 15 Days Old up to Age 17
- ✓ **Children's Insurance Agreement (CIA)**
 - \$3,000 Coverage on Each Child / Unit Purchased (Limit 5)
 - Issue Ages
 - Primary Insured: Up to Age 50
 - Children: 15 Days Old up to Age 17
 - Combination of FIA and CIA Cannot Exceed 5 Units
- ✓ **Waiver of Premium (WP)**
 - Total Disability for 6 Consecutive Months (Must Occur Prior to Age 60)
 - Waives Both Insurance Premium and Planned Cash Accumulation Option Payments
 - Issue Ages 0 - 55

Riders (Con't)

✓ **Guaranteed Insurability Rider (GIR)**

- Enables Insured to Purchase Additional Amts of Insurance w/o evidence at Specified Option Dates (Ages 25, 28, 31, 34, 37 & 40)
- Maximum Amount is Lesser of Base Face Amount or \$50,000
- Issue Ages: 0 – 37

✓ **Level Term Rider (LTR)**

- Provides Level Death Benefit for 20 Years or to the Insured's Age 70, whichever comes sooner
- Coverage can be on Primary or Other Insured
- Issue Ages: 0 – 65
- Up to 4 LTR's can be attached to one Policy
- Maximum Issue Amount:
 - Primary Insured is the lesser of 3X the base coverage or \$150,000
 - Other Insured(s) is the lesser of the based coverage or \$150,000
- Convertible to a Whole Life Plan

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Sales Material

Guaranteed Guardian

- ✓ Brochure - #9379
- ✓ Agent Guide - #9391
- ✓ Application - #9362
- ✓ Money Purchase Sheets – 9857
- ✓ HIPAA Form - 9526

Agent Benefits

- **Competitive Commissions**
 - **Quick payout**
- **Application scanning & ECheck**
 - **Agent E-file**
- **Rewarding Experience**

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...a plan to live by!



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