

With out Turn-Key Marketing Tools, we offer everything you need to generate interest, present the product, and make the sale!

Accounting Examples

As noted in the intro, it is not an easy task to design responses other than the addition of your current information. So we will outline just one approach from EquiLife™ UK Insurance. It is certainly

A Case Example for **Secure SuperLife™**

United Life Insurance

Compassionate

Secure SuperLife, Elavest, and the CD

Look at a life and death notice on-page with \$100,000 awarded for her grandchildren. She was a mother of three and a mother-in-law for three more, and her children were doing very strongly here.

Investment 1: Continuing to Invest in the Life of the Life

Life Table	CD Table	Investment Table	Secure SuperLife Table
Policy Value	\$100,000	\$100,000	\$100,000
10 Year Term	\$100,000	\$100,000	\$100,000
20 Year Term	\$100,000	\$100,000	\$100,000
30 Year Term	\$100,000	\$100,000	\$100,000

Investment 2: Continuing to Invest in the Life of the Life. The investment is made in the form of a life insurance policy. The investment is made in the form of a life insurance policy. The investment is made in the form of a life insurance policy.

Investment 3: Continuing to Invest in the Life of the Life. The investment is made in the form of a life insurance policy.

Investment 4: Continuing to Invest in the Life of the Life. The investment is made in the form of a life insurance policy.

Investment 5: Continuing to Invest in the Life of the Life. The investment is made in the form of a life insurance policy.

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Investment 10: Continuing to Invest in the Life of the Life. The investment is made in the form of a life insurance policy.

Investment 11: Continuing to Invest in the Life of the Life. The investment is made in the form of a life insurance policy.

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Investment 33: Continuing to Invest in the Life of the Life. The investment is made in the form of a life insurance policy.

Investment 34: Continuing to Invest in the Life of the Life. The investment is made in the form of a life insurance policy.

Investment 35: Continuing to Invest in the Life of the Life. The investment is made in the form of a life insurance policy.

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Secure SuiteLife May Be the Answer

Death Benefit – Single premium provides an immediate guaranteed Death Benefit generally free of income taxes.

Tax-Deferred Growth – Your cash value grows income-tax deferred within the policy. As your policy value increases, so may your Death Benefit.

Access to Death Benefits in the Event of a Chronic Illness – You can accelerate up to 100% of your Death Benefit due to chronic illness, terminal illness or nursing-care confinement.

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Call to get started today!
800.255.5055



LAMS Insurance Agency Marketing Services, Inc.

FOR AGENT USE ONLY. Agents must be actively contracted with participating insurance companies under the hierarchy of IAMS in order to gain access to all of the advertised marketing tools.

<div> <div>IAMS Inc.</div> </div>	Assurity A-	Baltimore Life B++	EquiTrust B++	EquiTrust B++	ELCO B	Gleaner A-	Liberty Bankers B++	Lincoln Financial A+	Lincoln Financial A+
		Secure Solutions	Growth SuiteLife	Secure SuiteLife	Eagle 1	Endurance Life	Liberty Legacy	MoneyGuard Reserve NY	MoneyGuard II
Type	Whole Life	Whole Life	Indexed Life	Indexed Life	SPWL	Whole Life	Whole Life	Universal Life	Universal Life
Premium Bonus	No	No	No	5%	No	No	No	No	No
Return of Premium	No	No	No	Graded Over 4 Years	No	No	No	Yes	80%(Basic) or 100% (vested) year 6
Payment Options	Single	Single	Single	Single	Single	Single		Single, 3, 5, 7 or 10	Single, 3, 5, 7 or 10
Issue Ages	15 days to age 80	50–85	45–80	45–85	6 months to age 95	0–85	50–80	30–80	40–79
Minimum Premium	\$5,000 DB	\$5,000 Premium	\$25,000	\$10,000	Amount to buy \$5,000 D.B.	\$10,000 face amount	\$20,000	75000-2 Yr CCBR \$115,000-3 Yr CCBR	\$50,000
Maximum Premium	Call H.O.	NAR 50-80 \$250,000 Level 1 NAR 81-85 \$150,000 Level 1 NAR 50-80 \$200,000 Level 2 NAR 81-85 \$130,000 Level 2 HO Approval Premiums>500k	Max premium to purchase \$750,000 D.B.	Max premium to purchase \$750,000 D.B.	\$300,000 Net Amount at Risk	None H.O. Approval	\$500,000	\$500,000 for the 2 yr CCBR \$750,000 for the 3 yr CCBR Monthly Max \$20,833	\$500,000 for the 2yr LABR \$750,000 for the 3yr LABR
Free Withdrawals	NA	NA	10%		No	No	Loan Max 7.4% Rate	1 per yr (min. \$100/max. 90% of cash surr. value)	1 per yr (min. \$100/max. 90% of cash surr. value)
Terminal Illness	Up to \$250k lump sum	95% of D.B. Lump Sum \$250 Administrative Charge	95% of D.B. Lump Sum \$250 Administrative Charge	95% of D.B. Lump Sum \$250 Administrative Charge	90% of DB not to exceed \$300,000	Less than 12 months to live Min. \$2,500 Max 50% of D.B. not exceeding \$100,000 for all issue ages (one time payout)	Less than 12 months to live Up to 80% of D.B. Max \$250,000	NA	NA
Nursing Care 90 Day Elim.	Up to \$250k Monthly Benefit	90% of D.B. Lump Sum \$250 Administrative Charge	85% of D.B. Lump Sum or Monthly Over 3 Years with \$250 Charge	85% of D.B. Lump Sum or Monthly Over 3 Years with \$250 Charge	75% of D.B. Not to Exceed \$300,000 on Standard Issue Only	Min. \$2,500 Max 25% of D.B. not exceeding \$100,000 for issue ages 0–70 (one time payout)	NA	Yes	Yes
Chronic Care/ Home Health Care (2 of 6 ADL's)*	Up to \$250k Monthly Benefit	80% of D.B. Lump Sum \$250 Administrative Charge	75% of D.B. Lump Sum or Monthly Over 5 Years with \$250 Charge	75% of D.B. Lump Sum or Monthly Over 5 Years with \$250 Charge	50% of D.B. Not to Exceed \$300,000 on Standard Issue Only	Min. \$2,500 Max 25% of D.B. not exceeding \$50,000 for issue ages 0–70 (up to 3 ann. payout with max. of \$100,000)	Not exceed the lesser of \$250,000 or 80% of the face amount	Yes	Yes
Underwriting	Through Table 16	Table 4 Standard Table 8 Substandard	Table 4 Standard	Table 4 Standard	Table 2 Standard Up to Table 6 Substandard	Table 4 Max	Preferred Table 1-4 Standard Table 5-8	Table 4	Table 4
Phone Interview	UW Discretion	Yes	Yes	Yes	Yes		Yes	Yes	Yes
Non Medically UW	UW Discretion	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes
Average Turnaround	Varies 10 Days+	Immediate Issue	Point of Sale	Point of Sale	1 Week		Point of Sale		
Commissions	5%	Ages: 50–80 14% Ages: 81–85 7%	Ages: 45–75 11% Ages: 76–80 9%	Ages: 45–75 8% Ages: 76–80 7.5% Ages: 81–85 5.5%	Ages: 0–70 10% Ages: 71–79 8.5% Ages: 80–95 5%			40% of target, 1% excess	6%
2nd to Die	No	No	No	No	Yes	NA	NA	NA	NA
Maturity Age	121	100	121	121	121		121		

* May not be approved by all carriers in all states

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IAMS Inc.	Minnesota Life A+	Mutual Trust Life A	National Western Life Insurance Company® A	North American A+	Oxford Life® A-	One America/State Life A+	Sagicor A-	Sagicor A-
	Secure Care	Legacy One	NWL Lifetime Returns Select®	Legacy Optimizer	Prosperity Select	Asset Care I	Gold Int. Sens. SPWL	Gold F. Ind. SPWL
Type	Universal Life	Par Whole Life	EIUL	IUL	Whole Life	Whole Life	Whole Life	Whole Life
Premium Bonus	No	No	No	2% yrs 5–9 = 10%	No	No	No	10%
Return of Premium	Yr 1 80%, Yr 2 84%, Yr 3 88% Yr 4 92%, Yr 5 96%, Yr 6 100%	No	Yes*	Yes after year 5	Yes	Yes	Yes	Yes
Payment Options	Single	Single	Single, 5 or 10 pay	Single	Single	Single	Single	Single
Issue Ages	40–75	0–85	10-Pay 45–80 Single Pay, 5-Pay 45–85	50–80	55–80	Single 40–80 Joint 35–80	45–85	18–85
Minimum Premium	\$50,000 Face Amount	\$5,000 Face Amount	\$25,000 D.B.	\$25,000	\$30,000 D.B.	\$10,000	\$5,000	\$5,000
Maximum Premium	\$500,000 Max 2 Yr Initial \$750,000 3 Yr Initial LTC Period	\$500,000	NAR 45–75 \$250,000 NAR 76–85 \$150,000	\$150k ages 50–59 \$200k to age 85	See Max Face	\$1,500,000 D.B.	>\$500,000 HO Approval	>\$500,000 HO Approval
Free Withdrawals	Loan at 4%	No	10% After Year 1	10% After Year 1	See Max Face	NA	Yes Min. \$499	Yes Min. \$500
Terminal Illness	NA	1/2 of D.B. up to max of \$250,000 <12 months to live (single or modal payout)	Lesser of 75% of D.B. Lump Sum or \$250,000	Min. of 10% of D.B. or \$100,000 up to max. of 90% of D.B. or \$900,000	See Max Face	NA	Yes	Yes
Nursing Care 90 Day Elim.	2 or 3 Yr Initial 2 or 3 Yr Extension (Indemnity type)	NA	2% of Face Amount at time of claim up to \$10,000 a mo., until Face Amount reduced to \$25,000	Lesser of 5% of D.B. or \$50,000 yearly Max. of 24% or \$240,000 yearly	See Max Face	2% (Standard), 3% or 4% (available with add'l premium) of D.B.	Yes	Yes
Chronic Care/ Home Health Care (2 of 6 ADL's)*	Yes	Accelerates 24% of D.B. annual with min. face amount of \$50,000. Single or Modal Payout. \$240,000 max. payout annually	2% of Face Amount at time of claim up to \$10,000 a mo., until Face Amount reduced to \$25,000	Lesser of 5% of D.B. or \$50,000 yearly Max. of 24% or \$240,000 yearly	See Max Face	2% (Standard), 3% or 4% (available with add'l premium) of D.B.	Yes	Yes
Underwriting	Simplified		Table 5	Table 4	See Max Face	Table 4	Table 4	Table 4
Phone Interview	Yes		Yes	Yes	Yes	Yes or Paramed	Yes	Yes
Non Medically UW	Yes		Yes	Yes	Yes	Yes or Paramed	Yes	Yes
Average Turnaround			Instant Decision	Immediate Approval	Immediate Issue	UA	Immediate	Immediate
Commissions			12%–4%**	7.50%	Ages: 50–75 7% Ages: 76 6.75%, 77 6.25% 78 6%, 79 5.4% 80 4.75%	8%	45–80 9% 81–85 6.5%	45–80 8% 81–85 6%
2nd to Die	NA		No	No	No	Yes	No	No
Maturity Age	121		121	120	121	121	121	121
			*Rider not available in all states. Single Pay only. ** Based on level 3 agent contract for Single Pay & varies by age.					

* May not be approved by all carriers in all states

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