

Instant Issue Term Term Select Individual Whole Life



Personal Life Insurance

– For Agent Use Only –

count on
EMC
NATIONAL LIFE



Three simple products to Make Life Easy

	Opportunities	Product Highlights
<p>Instant Issue Term A term life insurance product applied for and issued instantly, while your clients are in your office.</p>	<ul style="list-style-type: none"> • In conjunction with the sale of another policy (P&C, major medical, mortgage/ car loan) or a life event (birth or adoption of a child, marriage, divorce) • Younger client with no health issues, in excellent medical condition • Quick coverage option for auto or homeowners; clients looking for one-stop shopping 	<ul style="list-style-type: none"> • Available only online; no paper applications accepted • Accept/reject underwriting based on simplified application process • 5-, 10-, 15-, 20-, 25- or 30-year term plans • Issue ages 18-65* *maximum issue ages vary by initial term period • Guaranteed level premiums and death benefit for initial term period
<p>Term Select A product for clients who want low cost life insurance. It is designed for temporary needs and is limited to a stated number of years.</p>	<ul style="list-style-type: none"> • Clients looking for protection against the loss of income due to death • Clients seeking an affordable, customizable life insurance solution to cover obligations that diminish in time • Businesses searching for key person insurance 	<ul style="list-style-type: none"> • 5-, 10-, 15-, 20-, 25- or 30-year term plans • Issue ages 18-80 (varies by term period) • Benefit amounts starting at \$50,000 • Six underwriting classes; four rate bands • Guaranteed level premiums and death benefit
<p>Whole Life Offers permanent life insurance protection with guaranteed level or increasing death benefit options. Whole life insurance can be paired with a term insurance rider for higher coverage at a lower rate.</p>	<ul style="list-style-type: none"> • Younger clients looking to lock in permanent coverage at affordable rates • Clients seeking final expense coverage • Clients seeking alternative forms of retirement accumulation or legacy planning 	<ul style="list-style-type: none"> • Guaranteed level or guaranteed increasing death benefit options • Guaranteed cash values and level premiums • Lifetime protection (if all premiums are paid) • Issue ages 18-85 • Benefit amounts from \$2,000 to \$1,000,000 • Six underwriting classes; two rate bands • Add the term rider to cover both temporary needs (mortgages, children's college education, car loans) and permanent (final expenses) in one policy

Instant Issue Term (iit) is policy form ELP240.

Term Select is policy form ICC16ELP048/ELP048.

Individual Whole Life is policy form ICC12ELP024/ELP024, ICC12ELP025/ELP025 or ICC12ELP026/ELP026.

Our Life Is About Keeping Yours Simple

Life insurance doesn't have to be complicated

At EMC National Life, we want to be your company of choice for life insurance, and we understand that selecting the right product to sell in a specific situation is essential to your success.

We have identified three simple products that are straightforward and cover most life insurance needs. To make the process even easier for you, these products are available on our online application system. Getting started is simple and writing business has never been faster.

Getting Started

Log in to the agent website at www.EMCNationalLife.com and select the **Individual Quotes** tab. Then, select **Start or Resume an Individual Illustration/Application**.

Instant Issue Term

Select Instant Issue Term. Quote and apply exclusively online. Complete the online application and other required forms. An MIB check will be performed as part of the online application process. If your client qualifies, the policy is issued instantly. You can print the policy before your client leaves your office. For more information, refer to the agent guide (EMM100).

Term Select/Whole Life

Select Term Select or Level Whole Life or Increasing Whole Life. Quote a rate and print or email for your client.

If your client is ready to purchase, proceed with the application online. All information entered to quote a rate is automatically entered into the application and all required forms. You will be prompted to answer any additional questions necessary to complete the application.

After all information is entered, a summary is provided for your review. You can edit prior to submitting. To submit, obtain your customer's electronic signature and click Submit. Once submitted, all information is sent to EMCNL and the telephone interview vendor.

For more information on Term Select, refer to the agent guide (EMM150). For more information on Whole Life, refer to the agent guide (EMK355).

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