



# American Memorial Life Insurance Company

## Simple Life Solutions

Assurant, Inc. (NYSE: AIZ) is a global provider of risk management solutions, protecting where consumers live and the goods they buy. A Fortune 500 company, Assurant focuses on the housing and lifestyle markets, and is among the market leaders in mobile device protection; vehicle protection; pre-funded funeral insurance; renter's insurance; lender-placed homeowner's insurance; and mortgage valuation and field services. With approximately \$30 billion in assets and \$8 billion in annual revenue, Assurant is in 15 countries, while its Assurant Foundation works to support and improve communities.

Learn more at [assurant.com](http://assurant.com) or on Twitter @AssurantNews.

### **"Simple Life Solutions" Life Insurance Program Summary:**

- Competitive premium rates!
- Flexible payment modes - monthly, quarterly, semi-annual and annual bank draft
  - Direct bill may be an option for certain payment modes
- Lifetime protection with a whole life policy (*as long as scheduled premium payments are made*)
- Immediate underwriting decision with Elite Sales Processing (ESP) via telephone
  - Average personal health interview takes 11-12 minutes
- Premium rates will not increase regardless of your age and health
- Coverage is guaranteed regardless of future health
- Face value will never decrease
- Non-seen/voice authorization sales option (\$15,000 max benefit)
  - Complete sales is done over the telephone
- Cash value buildup
- Agent Commissions paid daily or weekly; commission paid on submission of applications
- Live customer service for both client and agent support

### **Level Benefit/Preferred Plan (Available for ages 0-85)**

Immediate full face death benefit that equals 100% of the face amount. (*Not currently available in ME, MT, WA*)

Issue Age	Benefit Amount
0-60	\$5,000 to \$50,000
61-70	\$3,000 to \$25,000
71 -80	\$3,000 to \$25,000
81-85	\$3,000 to \$20,000

### **Modified Benefit/Return of Premium Plan (Available for ages 40-80)**

Full face death benefit beginning the third year. Death benefit is limited in the first two years to the return of premiums paid, plus 10% interest. (*Not currently available in AR, MA, NC, PA*)

Issue Age	Benefit Amount
40-60	\$5,000 to \$15,000
61-70	\$3,000 to \$15,000
71-80	\$3,000 to \$10,000