



Contact Information

Fax

866-466-7166

Fax

866-300-3830

Foresters Level Plan

Underwriting Highlights

Heart

2 years for heart attack, angina or any type of circulatory surgery

Cancer

3 years for diagnosis of cancer or received chemo / radiation treatment for cancer

Stroke

2 years for stroke or TIA

Diabetes

Typically ok (check combination of drug usage list)

COPD

Can't qualify for Level plan (also includes chronic bronchitis and emphysema)

No oxygen equipment past 12 months

Height & Weight

Liberal ht/wt chart in producers field guide

Our Experience

A-Excellent! Great service. Policy issued quickly. Comp is excellent and FAST

Tip

- A phone interview is required at Point of Sale: 1-866-844-9276
- Complete application prior to calling
- Submitting application by fax: 1-866-300-3830

Gleaner

Contact Information

800-992-1894

Fax

517-265-7745

Gleaner Life "One Step"

One "Knockout" Question

- Last 6 months: No hospitalization, nursing home, hospice, extended care, or special treatment facility
- No HIV, AIDS or ARC
- If under 65: can't have missed more than 5 consecutive days of work due to illness/injury in the past 3 months.
- Under 65 on Disability is a decline

Product Highlights

- 105% ROP if death occurs in first 2 years
- Full face amount if death by accident (in first 2 years)

Rates

- Compare the "One Step" to any modified/graded plan... unbeatable!
- Very comparable to most FE level plans

Underwriting Process

- Application and MIB
- NO PHONE INTERVIEW
- No Ht/Wt requirement
- Fax first application to New Horizons Insurance Marketing (with contracting) 217-233-0280
- Thereafter, fax applications to 517-265-7745

Our Experience

Excellent. Very fast turnaround on issuing policies and paying commissions.

Tip

Check your commission on Modified FE companies you write. 65% on Modified FE is a very strong commission!



Contact Information

855-332-8809

Fax

815-483-2989

KSKJ Life

Underwriting Highlights

Heart

2 years for heart attack, angina (chest pain), stroke, TIA, aneurysm, circulatory or blood disorder, heart surgery including bypass, or irregular heart rhythm such as A-Fib

Cancer

4 years for diagnosis or treatment for cancer (other than basal cell carcinoma)

Diabetes

Decline if diagnosed prior to age 18

Height & Weight

NO RESTRICTIONS

Declines for Select Rates

HIV, dementia, ALS, kidney transplant, congestive heart failure, liver disease, COPD, Parkinsons, MS, hepatitis, alcohol or drug abuse, emphysema, mental disorders

*please refer to application for full details

Our Experience

Perhaps the easiest company to work with that we have in our stable of carriers.

Compare the SELECT Final Expense rates to anyone.

Tip

- No phone interview as long as there are NO RED FLAGS
- Fax applications (after you are contracted) to 815-483-2989
- Utilize our website Quote Engine



New Horizons Insurance Marketing is a national marketing organization serving the independent insurance agent whose specialty is the senior market. We help support your entrepreneurial spirit and drive to succeed with a suite of smart, effective tools, proven programs, and marketing innovations.

Find out more at
<http://www.newhorizonsmktg.com>

Questions?
Just call us at **888-780-7676**.

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