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Final Expense Coverage Whole Life(WL)

Traditional Whole Life Insurance:

For Ages 18-59 but Traditional Whole Life last your entire life until death and builds cash value as long as premiums are paid current. The younger one is, the cheaper coverage is.

Senior Graded Whole Life Insurance

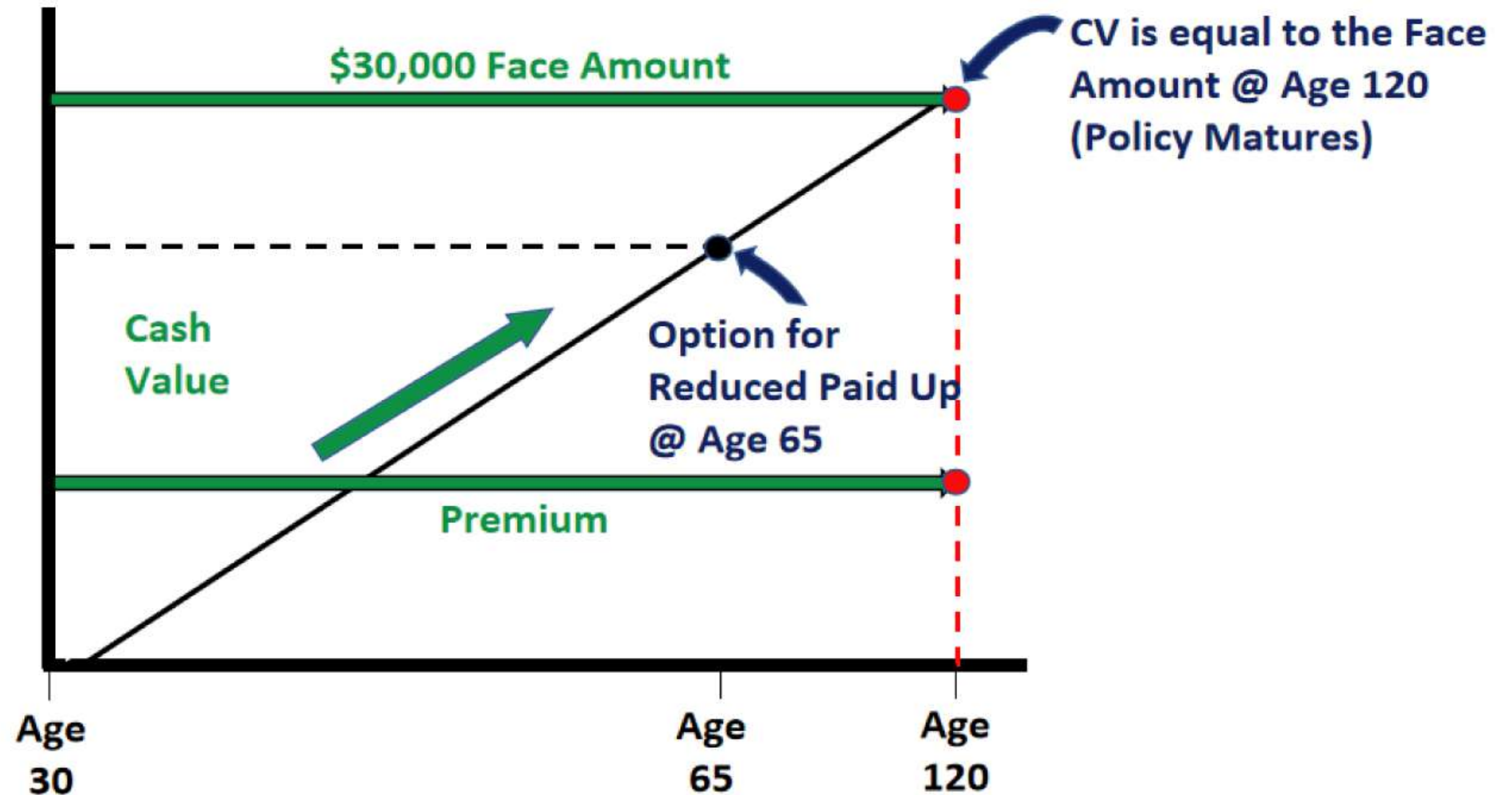
for Ages 60-80. Graded Whole Life the 1st year they are covered for 25% of the face amount, 2nd year they are covered for 50% of the death benefit, 3rd year they are covered for 75% of the death benefit and the 4th year they are covered for the full, face amount at 100%. Graded Whole Life is only for people ages 60-80 years old, the person has to stay alive 4 years to receive the full death benefit. This product has limited underwriting and limited questions so people with health concerns might have the opportunity to get life insurance.

Permanent whole life insurance is designed to pay for immediate expenses such as medical, funeral, and probate fees that incurred as the result of death. The premium will never go up or down and cannot be cancelled by the company as long as the premiums are paid. E-App uses standard Whole Life Products, or Senior Graded Whole Life when applicable, to fill in the need for final expense protection.

The default coverage amount put in place for a client and spouse is \$30,000 in whole life. This is due to the current cost of final expenses of approximately \$15,000 inflating at 4% for 20 years to over \$30,000. The amount offered to the client will be \$30,000 minus any current whole coverage in place. Inflation- for people ages 45 and under - the system will recommend 30k in whole life coverage for the-final expense.

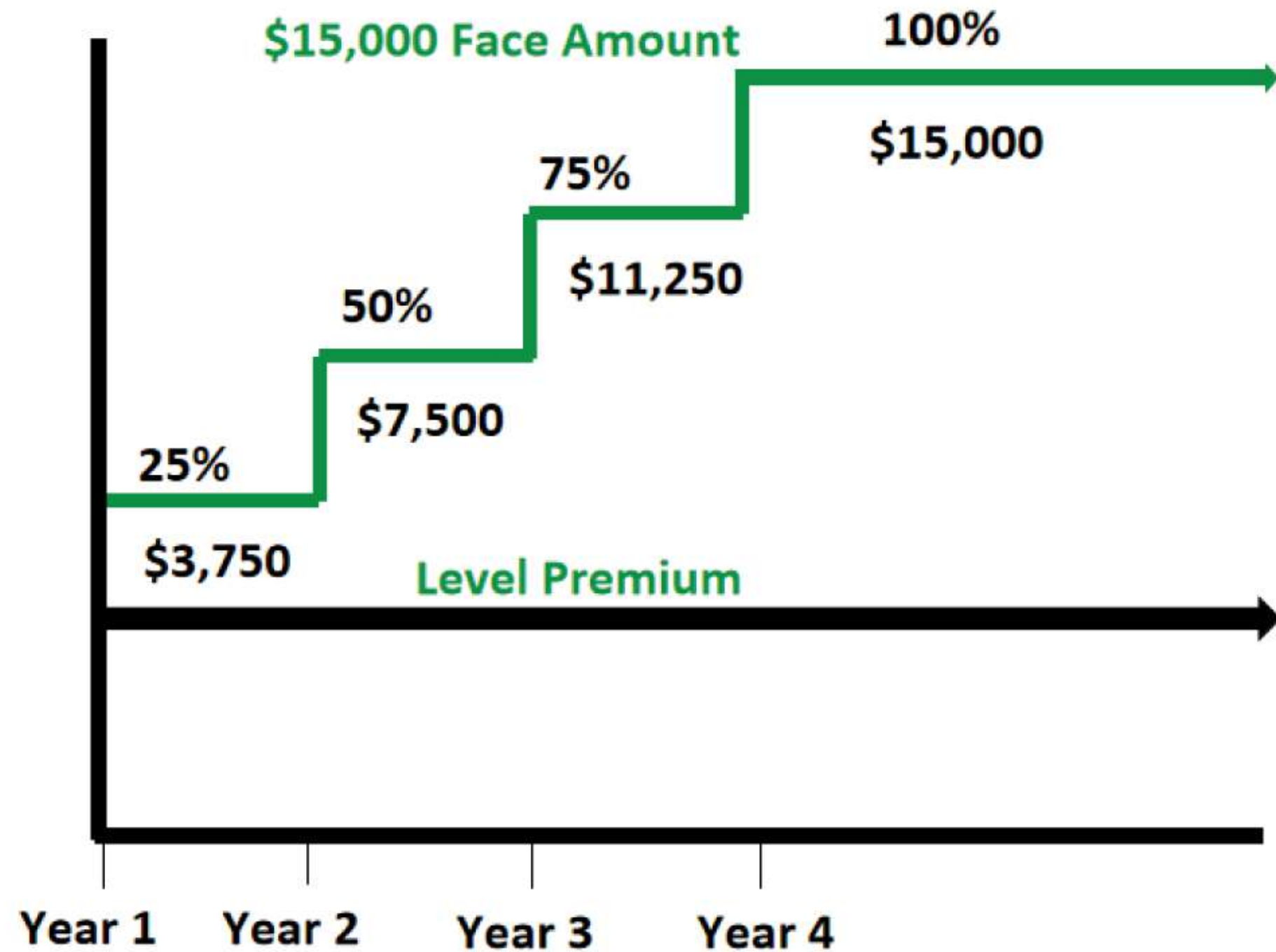
Final Expense Coverage Whole Life(WL)

Whole Life (Regular)
Concept: Final Expense (FOC)



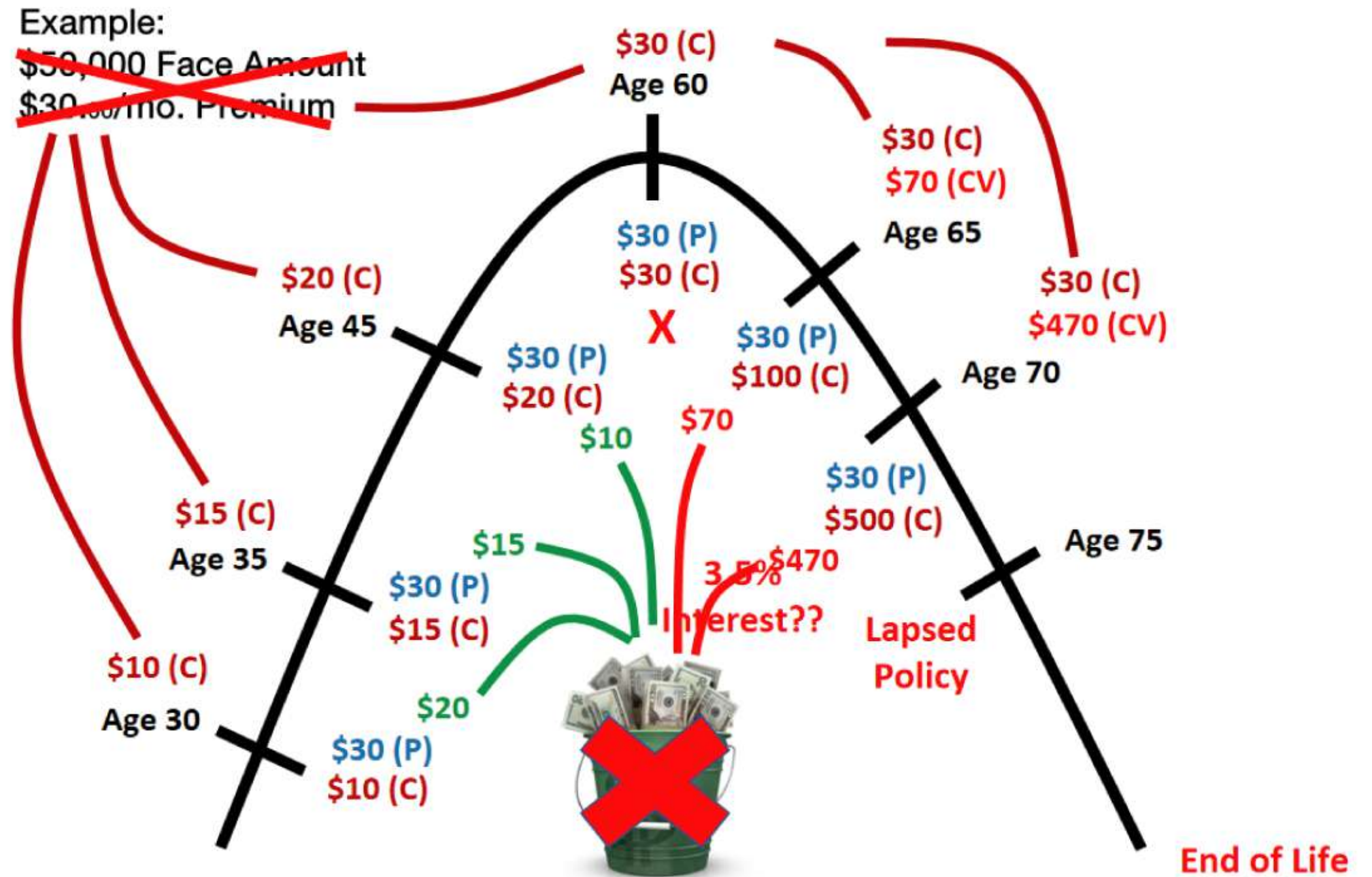
Final Expense Coverage Whole Life(WL)

Senior Grade Whole Life
Concept: Final Expense (FOC)



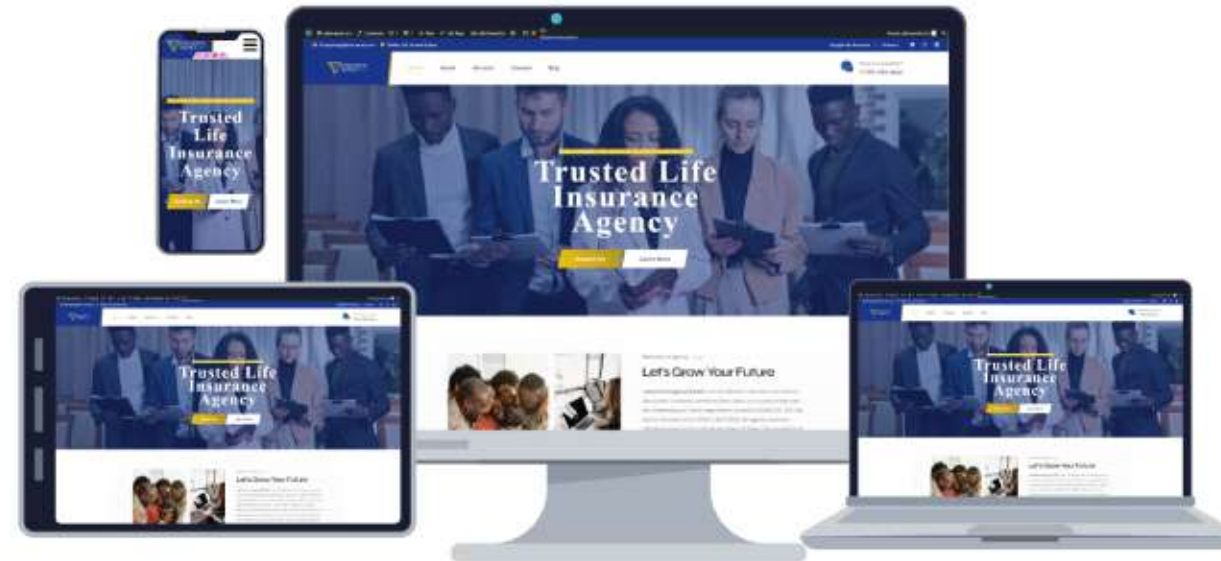
Final Expense Coverage Whole Life(WL)

Universal / Variable Whole Life
(NOT OFFERED BY AMERICAN INCOME & JAE)





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