



American Memorial Life Insurance Company

Simple Life Solutions

Assurant (NYSE: AIZ) is a global leader in risk management solutions, helping protect where people live and the goods they buy. Millions of consumers count on Assurant's innovative products, services and support for major purchases like homes, cars, appliances, mobile devices and funerals. Assurant partners with leading companies that make, sell or finance those purchases to take great care of their customers and help their business grow. A member of the Fortune 500, Assurant has a market presence in 16 countries worldwide. As of September 30, 2017, the company had \$32 billion in assets and \$6 billion in annualized revenue.

“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

*All products are not currently available in ME, MT, NY and WA

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, NY, 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, MN, 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