

OLD AMERICAN



INSURANCE COMPANY

Matching the Right Product to the Need

Whole Life Final Expense

Immediate Death Benefit

Preferred Underwriting

BMP, POM GUR

Standard Underwriting

BMS

Qualified Underwriting

BMQS

2-Year Modified Graded Death Benefit

Qualified Underwriting

BMQ ROP, BMQ 30/70

Simplified Underwriting

BMIP

Juvenile – Peace of Mind for Tomorrow

Simplified Underwriting

POM TOM

Term Protection

Term Life

Preferred Underwriting

Level 20 Term

Immediate Death Benefit

Standard Underwriting

Preferred Underwriting

Preferred Underwriting

Budget Master Standard (BMS) – Class: M/F; Rates: T/NT

The Budget Master Standard is designed for the senior market as final expense coverage. This product is targeted toward those who do not qualify for the Budget Master Preferred due to health reasons. Full face amount is payable immediately upon death of the insured.

- Health questions 1 through 12 are answered “No”
- Riders include: ADB, ABR, CTR, WPNH*

Band 1	\$1,000 – \$4,999 Issue ages 50 – 85 for insured, 40-85 for spouse**
Band 2	\$5,000 – \$25,000*** Issue ages 0 – 85 for insured and/or spouse

*The WPNH is not available in CT, MA, NJ and PA.

**Minimum face amount \$5,000 in WA.

***Face amount may be increased to \$35,000 after policy has been in force for 12 months.

Multi-policy Discount – Class: M/F; Rates: T/NT

The Multi-policy Discount was designed to be paired with an existing in-force **BMS** policy in order to reduce the insured’s rate on any new **BMS** policy below \$5,000 in face amount. When adding the Multi-policy Discount, the combination of the existing in-force BMS policy and the new BMS policy must exceed the \$5,000 threshold in face amount.

Budget Master Preferred (BMP) – Class: M/F; Rates: T/NT

The Budget Master Preferred is designed for the preferred health class of the senior market to meet the need of final expense coverage. This product is priced ultra competitively and full face amount is payable immediately upon death of the insured.

- Health questions 1 through 15 are answered “No”
- Question 16 is a diabetes question*
- Riders include: ADB, ABR, CTR, WPNH**

Issue Ages	0 – 80
Minimum Face Amount	\$5,000
Maximum Face Amount	\$100,000 (ages 0 – 60) \$50,000 (ages 61+)

*The BMP allows for clients using oral diabetic medication to qualify if their last three readings are stable and under 140.

**The WPNH is not available in CT, MA, NJ and PA.

Peace of Mind Guaranteed (POM GUR) – Class: Unisex; Rates: Blended

The Peace of Mind Guaranteed is an excellent policy for consumers who are concerned about paying more in premiums than the face amount of the policy. This is paid up in 10 years so the policy is attractive to clients who want a limited premium payment period.

- Policy paid up in 10 years
- Increasing death benefit for issue age 56 – 75
- Health questions 1 through 15 are answered “No”
- Question 16 is a diabetes question*
- Riders include: WPNH**

Issue Ages	0 – 75
Minimum Face Amount	\$1,500***
Maximum Face Amount	\$100,000 (ages 0 – 60) \$50,000 (ages 61+)

*The POM GUR allows for clients using oral diabetic medication to qualify if their last three readings are stable and under 140.

**The WPNH is not available in CT, MA, NJ and PA.

***Minimum face amount \$5,000 in WA.

Whole Life Final Expense

2-Year Modified Graded Death Benefit

Immediate Death Benefit

Simplified Underwriting

Budget Master Insured Policy (BMIP) – Class: M/F; Rates: Blended

Not available in: AR, MA, MN, NC, NJ, PA, SC, WA

This stand-alone product is designed for the less healthy insured with simplified underwriting. If death occurs from natural causes during the first two policy years, the return of base policy premiums is paid with 10% interest. For covered accidental deaths in the first two policy years, the full face amount is payable.*

- All health questions 1 through 8 are asked and answered and questions 1 and 4 must be answered “No,” while questions 5 through 8 may be answered “Yes.”
- No point of sale interview is required
- Riders include: ADB**

Issue Ages	50 – 80 (50 – 75 in MO)
Minimum Face Amount	\$1,000
Maximum Face Amount	\$5,000

*In CA and IL only, if death occurs in the first two policy years, the return of base policy premiums is paid with 10% interest.

**Please note, in the states of CA and IL, policies that include the ADB rider have death benefits that differ from other states. Please consult your Agent Handbook for complete coverage details for the ADB rider.

Note: See back panel for Juvenile and Term Life.

Qualified Underwriting

Budget Master Qualified 30/70 (BMQ 30/70) – Class: M/F; Rates: Blended

Only available in: AR, NJ

This product is designed for clients who can't qualify for a Budget Master Standard policy due to health problems. The death benefit is graded the first two years with the full face amount payable after year two. The benefit payable in policy year one is 30 percent of the face amount and policy year two is 70 percent of the face amount.

- Health questions 1 through 12 are asked and answered. Questions 1 through 8 must be answered “No,” while questions 9 through 12 may be answered “Yes.”
- Riders include: ADB, ABR*, CTR

Issue Ages	40 – 80 (40 – 75 in NJ)
Minimum Face Amount	\$1,000
Maximum Face Amount	\$25,000 (\$15,000 maximum in first year)

*ABR not available until after second policy anniversary.

Qualified Underwriting

Budget Master Qualified Return of Premium (BMQ ROP) – Class: M/F; Rates: Blended

Not available in: AR, MA, MN, NC, NJ, PA, SC, WA

This product is designed for clients who can't qualify for a Budget Master Standard policy due to health problems. The Return of Premium is a two-year modified death benefit.* If death occurs from natural causes during the first two years, the return of base policy premiums is paid with 10% interest. For covered accidental deaths in the first two policy years, the full face amount is payable.

- Health questions 1 through 12 are asked and answered. Questions 1 through 8 must be answered “No,” while questions 9 through 12 may be answered “Yes.”
- Return of Premium
- Riders include: ADB**, ABR***, CTR

Issue Ages	40 – 80 (40 – 75 in MO)
Minimum Face Amount	\$1,000
Maximum Face Amount	\$25,000 (\$15,000 maximum in first year)

*In CA and IL only, if death occurs in the first two policy years, the return of base policy premiums is paid with 10% interest.

**Please note, in the states of CA and IL, policies that include the ADB rider have death benefits that differ from other states. Please consult your Agent Handbook for complete coverage details for the ADB rider.

***ABR not available until after second policy anniversary.

Qualified Underwriting

Budget Master Qualified Sub-Standard (BMQS) – Class: M/F; Rates: Blended

Only available in: MA, MN, NC, PA, SC, WA

This product is designed for clients who can't qualify for a Budget Master Standard policy due to health problems. The face amount is payable upon death of the insured.

- Health questions 1 through 12 are asked and answered. Questions 1 through 8 must be answered “No,” while questions 9 – 12 may be answered “Yes.”
- Riders include: ADB, ABR*

Issue Ages	50 – 80
Minimum Face Amount	\$1,000**
Maximum Face Amount	\$15,000 (\$10,000 maximum in first 6 months)

*ABR not available until after second policy anniversary.

**Minimum face amount \$5,000 in WA.

Juvenile

Simplified Underwriting

Peace of Mind for Tomorrow (POM TOM) – Class: Unisex

The Peace of Mind for Tomorrow policy is an excellent choice for supplemental sales to parents and grandparents to insure children ages 15 days – 15 years. The face amount is payable upon the death of the insured for either death from natural causes or accidental death.

- Level premiums payable for 10 years – after 10 years becomes paid up
- Complete pages 1, 3, 4 and 5
- Health questions 1 through 3 are answered “No”
- Riders include: None

Issue Ages	15 days – 15 years
Available Face Amounts	\$5,000 or \$10,000 \$10.75 per month or \$20 per month

Term Life

Preferred Underwriting

Level 20 Term (20 TRM) – Class: M/F; Rates: T/NT

Not available in: MA, WA

Term life insurance provides life insurance protection for a specified period of time.

- Guaranteed level premiums for 20 years
- After 10 years and before age 65, client may re-qualify for new term policy at full commissions
- Conversion deadline at policy’s fifth anniversary
- Health questions 1 through 15 are answered “No”
- Question 16 is a diabetes question*
- Riders include: ADB, CTR

Issue Ages	20 – 65
Minimum Face Amount	\$25,000
Maximum Face Amount	\$100,000 (up to age 60) \$50,000 (ages 61 – 65)

**The 20 Term allows for clients using oral diabetic medication to qualify if their last three readings are stable and below 140.*

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INSURANCE COMPANY

3520 Broadway
 Kansas City, MO 64111
 800-733-6242
www.oaic.com