

**Immediate**  
underwriting decision  
is now made during  
the point-of-sale  
interview.

# Motorists Life

## Simplified Issue Whole Life

Issue age	Male non-smoker	Female non-smoker
50	\$17.39	\$14.65
65	\$30.57	\$23.47
75	\$55.51	\$41.54
80	\$80.67	\$59.60

Sample rates for \$5,000 monthly E.F.T.

- A- (Excellent) rating by A.M. Best.
- Children and Grandchildren's coverage; fax applications and draft first premium.
- 9.6 month commission advancing for those who qualify.
- No interest on debit balance from commission advancing.
- Ages 0-80.
- Only 11 medications on our knock out drug list. Most companies have many more medications that affect the underwriting decision.
- **We DO NOT ASK:**
  - Declined in the last six months.
  - Currently disabled.
- Heart attack, bypass surgery, stroke, cancer and circulatory events more than two years and taking most medications may qualify for full-level death benefits.
- Simplified Issue for a minimum death benefit of \$5,000 and a maximum death benefit of \$25,000 (coverage minimum is \$3,000 for ages 65-80).
- **Graded death benefit** available for ages 50-80 with face amount between \$2,000-\$15,000.
  - First year – **35 percent** of death benefit.
  - Second year – **70 percent** of death benefit.
  - Three years or more – **full benefits**
- **Repatriation service** pays for the cost to return mortal remains should the primary insured die more than 300 miles away from place of residence (up to \$1,000). *Certain exclusions apply.*

### Agent use only

Underwritten by Motorists Life Insurance Company, 471 E. Broad St., Columbus, Ohio 43215

Refers to Simplified Issue Whole Life Ins., policy form ML-853 (SI)  
and Graded Benefit Whole Life Ins., policy form ML-953.

For more information call:

**Final  
Expense  
Brokerage**  
**888-318-4498**

e-mail: [feb@finalexpense.us.com](mailto:feb@finalexpense.us.com)

\*Males over 350 lbs. and females over 300 lbs. not eligible.