

IMPORTANT ANNOUNCEMENT REGARDING TERM MADE SIMPLE

Premium Rate Change



Please note that we are increasing the premiums on the Term Made Simple product due to product experience over the last several years.

Additionally, we are suspending sales of the 30 year term plan effective May 15th, 2021. We will reinstate sales of the 30 year plan once the new rates are available and the appropriate regulatory approvals have been obtained. The 10, 15, and 20 year plans remain available for sale.

Effective with applications dated Saturday, May 15th, 2021 the new premium rates for the 10 year, 15 year and 20 year plans will be in effect. You can download the new premium rates and quick quote sheets from the Supply section of our Company websites. (Available Wednesday, May 12)

The rate change notwithstanding, Term Made Simple remains our most competitively priced simplified issue product! Some key selling points to remember:

- Term coverage from \$50,000 to \$500,000
- Non Med process: no blood or urine
- Issue ages 18 through 75 depending on term duration
- No phone interview on applicants through age 64
- One page application
- Quick Issue (3 day turnaround on most cases)
- Liberal height and weight limits
- Great riders to include (available in most states)
 - Critical Illness rider with 100% payout
 - Short term 2 year disability with up to \$1500 monthly payout
 - Accident Only DIR with up to \$2,000 monthly payout that you can add on self employed individuals
 - Waiver of Premium for Unemployment Rider
 - Waiver of Premium
 - Children's Insurance Agreement
 - Accidental Death Benefit
- Three great no cost riders (available in most states)
 - Terminal Illness benefit
 - Confined Care benefit
 - Chronic Illness benefit



QUESTIONS?

Chat with us online by logging into your Agent E-File or [CLICK HERE](#).

WANT TO EMAIL US INSTEAD?

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NEW BUSINESS AGENT SUPPORT:

800-736-7311 1, 1, 1

Mon - Fri 8:00AM - 4:45PM CST