



## Eligibility and Product Guidelines

This document contains the following information regarding, product eligibility guidelines, product type descriptions, insurance class descriptions and product term descriptions. Select the corresponding link below to learn more:

- [Eligibility Guidelines](#)
- [Face Amount Limits](#)
- [Insurance Class](#)
- [Insurance Products \(Term Definitions\)](#)
- [Freedom Advantage Benefit \(APPP\)](#)

### Eligibility Guidelines:

TermNow	Custom Advantage
<p><b>Rapid Issue Eligibility Guidelines:</b></p> <p>Applications will be underwritten using an automated and streamlined underwriting process that utilizes one or more electronic data reports (MIB, MVR, Rx History) vs. Oral fluid testing.</p> <p>We will notify the writing agent via e-mail if we are able to approve the coverage immediately or if we will require additional time to review. If additional underwriting is required, use POL's Life Manager system to monitor the application throughout the underwriting process.</p> <p><b>The following items will delay immediate approval of coverage:</b></p> <ul style="list-style-type: none"> <li>• Invalid Driver License numbers</li> <li>• Age and Amount Tele-underwriting interviews</li> <li>• Prior or Active Primerica insurance coverage</li> <li>• COD Applications (medical questions that trigger a COD warning / submission)</li> <li>• Apps submitted outside of service hours of Monday – Saturday, 7am – Midnight EST</li> </ul>	<p><b>Traditional Underwriting Guidelines:</b></p> <p>Applications will be underwritten using traditional underwriting requirements, including a paramedical exam and Blood / Urine testing.</p> <p>The Home Office will coordinate the ordering and collection of underwriting requirements. Please use the POL's Life Manager system to monitor the application throughout the underwriting process.</p>

TermNow	Custom Advantage
<ul style="list-style-type: none"> <li>Supervision where applicable (Manitoba, Saskatchewan, Quebec and British Columbia)</li> <li>Needs Analysis (Quebec)</li> <li>Corporate Resolution requirements for policies owned by businesses</li> </ul>	

**Face Amount Limits:** [\(TOP\)](#)

TermNow		Custom Advantage	
18 – 45	\$15,000 - \$300,000	18 – 45	≥ \$150,000
41 – 45	\$15,000 - \$250,000	46 – 50	≥ \$100,000
46-50	\$15,000 - \$200,000	51+	≥ \$50,000
51+	\$15,000 - \$100,000		

**Insurance Class:** [\(TOP\)](#)

Insurance Class selection within the application does not represent a guarantee that the policy will be issued using the selected class. The final insurance class will be determined once the underwriting process is complete.

TermNow	Custom Advantage
<p><b>Non-Tobacco / Non-Nicotine:</b></p> <p>Applicant has not used tobacco / nicotine within the past 12 months.</p>	<p><b>Preferred / Preferred Plus:</b></p> <p>Minimum coverage amount is 150 units. The applicant has not used tobacco / nicotine in the past five years and has successfully complied with the Preferred Rate Guide and passed all other underwriting criteria.</p> <p><b>Important!</b> While you may quote Preferred Plus, applications will be submitted as Preferred. The premium collected at submission will be Preferred</p>



TermNow	Custom Advantage
	<p><i>rate. The final insurance class will be determined once the underwriting process is complete. Additional premiums may be required upon delivery if underwriting determines that the applicant is not eligible for Preferred Plus.</i></p>
<p><b>Tobacco / Nicotine:</b> Applicant has used tobacco / nicotine within the past 12 months</p>	<p><b>Non-Tobacco / Non-Nicotine:</b> Applicant has not used Tobacco / Nicotine within the past 12 months.</p>
	<p><b>Tobacco / Nicotine:</b> Applicant has used Tobacco / Nicotine within the past 12 months</p>

**Insurance Products:** [\(TOP\)](#)

Term	Features
<p><b>35 Year</b></p>	<p>Clients age 18-50 years old (nearest birthday) are eligible to apply for our 35 year level face amount term policies or riders which provide coverage until age 95, when these policies and riders expire. After 35 years, if the insured is under age 70, premiums increase every 5 years until age 70. For all insureds, beginning at age 70, premiums increase annually. Premiums are guaranteed.</p>
<p><b>30 Year</b></p>	<p>Clients age 18-55 years old (nearest birthday) are eligible to apply for our 30 year level face amount term policies or riders which provide coverage until age 95, when these policies and riders expire. After 30 years, if the insured is under age 70, premiums increase every 5 years until age 70. For all insureds, beginning at age 70 premiums increase annually. Premiums are guaranteed.</p>
<p><b>25 Year</b></p>	<p>Clients age 18-60 years old (nearest birthday) are eligible to be insured under 25 Year Term, a term policy or rider that provides coverage until age 95, when the policy and rider expire. Scheduled premiums will remain level for the initial premium period and then increase every 5 years until age 70. For all insureds, beginning at age 70, premiums increase annually.</p>
<p><b>20 Year</b></p>	<p>Clients age 18-65 years old (nearest birthday) are eligible to apply for our 20 year level face amount term policies or riders which provide coverage until age 95, when these policies and riders expire. After 20 years, if the insured is under age 70, premiums increase every 5 years until age 70. For all insureds, beginning at age 70 premiums increase annually. Premiums are guaranteed. period of 20 years.</p>
<p><b>15 Year</b></p>	<p>Clients age 18-70 years old (nearest birthday) are eligible to apply for our 15 year level face amount term policies or riders which provide coverage until age 95, when these policies and riders expire. After 15 years, if the insured is under age 70, premiums increase every 5 years until age 70. For all</p>



Term	Features
	insureds, beginning at age 70 premiums increase annually. Premiums are guaranteed.
<b>10 Year</b>	Clients age 18-70 years old (nearest birthday) are eligible to apply for our 10 year level face amount term policies or riders which provide coverage until age 95, when these policies and riders expire. After 10 years, if the insured is under age 70, premiums increase every 5 years until age 70. For all insureds, beginning at age 70 premiums increase annually. Premiums are guaranteed.

### **Freedom Advantage Benefit (APPP): [\(TOP\)](#)**

Policy owners may prepay premiums under the terms of this rider. If a policy is in jeopardy of lapsing, any advance premium paid will be used to pay the premium. Owners earn interest on the advance premium balance.

The minimum premium prepayment is based on the selected Premium Mode: Monthly: \$10; Quarterly: \$25; Semi-annual: \$50; Annual: \$100. If a payment, adjusted for the Premium Mode, does not meet the minimum, it is increased to the minimum required.

The maximum premium prepayment is \$5,000 annually. If a payment, adjusted for the Premium Mode, exceeds the maximum, it is decreased to the maximum allowed.