

Take Two

- Non-working spouses can qualify for the same amount of coverage as the working spouse.
- Always take two applications - it's a great way to help increase sales and sell more insurance to women.

Upgraded Factor Tables

Consider your client's changing financial circumstances:

Amount of Insurance Your Clients Can Qualify For

- **Ages 0 -40** 35X annual income
- **Ages 41-50** 25X annual income
- **Ages 51-60** 20X annual income
- **Ages 61-70** 10X annual income
- **Ages 71-80** 5X annual income

Tobacco Rates

Your clients who smoke cigars and pipes, or use Nicorette or a nicotine patch, can qualify for Non-Smoker Plus underwriting.

Some occasional cigar smokers may qualify for Preferred Non-Tobacco or Preferred Best.

Date: _____

Agent: _____

Phone: _____

Email: _____

Company: _____

Asst/Notes: _____

Insured: _____

State: _____ DOB: _____ M F

Rate Class: _____

Second Insured: _____

State: _____ DOB: _____ M F

Rate Class: _____

Illustration Details: _____

Face: _____

Policy Type: Term 10 15 20 30

Universal Life Indexed Universal Life Variable Universal Life

Riders: _____

Premium: _____ To Age: _____

Distributions: _____

Lump Sum/1035 Exchange: _____

Notes/Health Concerns: _____

Your Life Insurance Consultants



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