

August 1, 2014

Introducing Single Premium Whole Life

EMC National Life has developed a new more competitive Single Premium Whole Life product that is available for sale immediately.

Single Premium Whole Life allows your clients to transfer money income tax-free* to their children, grandchildren or favorite charity. Your clients can reduce their taxable income while increasing their estate!

Single Premium Whole Life Highlights

- Guaranteed death benefit and cash values
- Liquidity in case of an emergency
- Competitive return on investment
- Issue ages 18-85
- Faster underwriting decisions for face amounts below \$250,000
- \$50 one-time policy fee
- Accelerated Death Benefit and Seat Belt Benefit Riders included at no additional cost**

For coverage amounts from \$2,000 - \$250,000, a new simplified issue application and process is used that offers an underwriting decision generally within two business days of application receipt. Two rate levels are available based on the answers to the simplified issue application.

For coverage amounts of \$250,000 and above, a fully underwritten process is offered, which uses our existing Individual Life Application or Teleunderwriting Application. Rates are based on four underwriting classes (Preferred Nontobacco, Standard Nontobacco, Preferred Tobacco, Standard Tobacco).

How To Get Started

Software/Online Quotes & Applications

The illustration software has been updated and can be downloaded or ordered from the agent website at www.EMCNationalLife.com. Select the **Individual Quotes** tab and then select **Download Offline Software** from the drop-down list. You can also request a copy from supply by emailing supplies@emcni.com, calling 800-232-5818 or faxing 515-237-2288. *Note: A signed illustration is not required.*

It is quick and easy to quote and apply for Single Premium Whole Life on the agent website. Log in to the agent website and select the **Individual Quotes** tab. Then, select **Start or Resume an Individual Illustration/ Application** from the drop-down list.

* income tax-free death benefit

** subject to state approval

over

www.EMCNationalLife.com

Applications & Forms

For Simplified Issue Single Premium Whole Life, use the new Application for Single Premium Individual Life Insurance (ICC14EAP062/EAP062) approved in your state. The Individual Life Application (ICC12EAP050/EAP050) or Teleunderwriting Application (ICC12EAP051/EAP051) approved in your state can be used for the Fully Underwritten Single Premium Whole Life product. To view the state approval charts, log in to the agent website at www.EMCNationalLife.com. Select the **Products** tab and then select **Product Information** from the drop-down list. Select **State Approvals**.

For Single Premium Youth Whole Life, use the Youth Application (ICC12EAP053/EAP053) approved in your state. See the Individual Whole Life Agent Guide (EMK355) for rates.

Note: Some states also require Replacement/Existing Coverage Form (LP623) be completed with every application, even if there is no replacement being done.

To view or print the application or other required forms, log in to the agent website at www.EMCNationalLife.com. Select the **Supplies** tab and then select **Forms** from the drop-down list. You can also order copies from supply by emailing supplies@emcnl.com, calling 800-232-5818 or faxing 515-237-2288.

Marketing Materials

The enclosed agent guide is available for you to view, print or order from the agent website. You can also order copies from supply by emailing supplies@emcnl.com, calling 800-232-5818 or faxing 515-237-2288.

- EMK367 - Single Premium Whole Life Agent Guide
- EMK358 - Single Premium Whole Life Consumer Flyer

Commissions

The commission schedules have been updated to include the new Single Premium Whole Life. A revised copy of the commission schedule is included.

If you have any questions or need help, please contact your LSR or the call center marketing specialists at 800-232-5818, press 121.