

ACCELERATED PRODUCTS

EMC National Life is on the cutting edge of new underwriting processes—making our products easier, more accessible and more affordable. A smart, data-driven approach has enhanced our existing term, whole life, and new universal life products to give you a simplified experience while receiving faster compensation and competitive, fully underwritten rates. Read on to discover which accelerated product is right for your client's needs.

ACCELERATED TERM 2.0

A product for clients who want low cost life insurance with a faster application process. Designed for temporary needs and limited to a stated number of years.

ACCELERATED WHOLE LIFE

Offers permanent life insurance protection with a faster application process and guaranteed level death benefit.

ACCELERATED UNIVERSAL LIFE (UL)

Offers permanent life insurance protection with a faster application process, adjustable death benefit, and flexible premium payments.

Opportunities

- Clients seeking an affordable, customizable life insurance solution to cover obligations that diminish in time
- Clients looking for protection against the loss of income due to death
- Businesses searching for key person insurance and funding buy-sell agreements

- Younger clients looking to lock in permanent coverage at affordable rates
- Clients seeking final expense coverage
- Clients seeking alternative forms of retirement accumulation or legacy planning

- Clients looking for permanent coverage with flexible premium payments
- Businesses searching for key person insurance and funding buy-sell agreements
- Clients seeking final expense coverage

Product Highlights

- Potential to receive an offer instantly
- No medical exam required
- Quickly qualify for coverage ranging from \$50,000 - \$1,000,000
- Available for ages 18-60*
- Flexible term period options: 5-, 10-, 15-, 20-, 25-, 30-years

- Potential to receive an offer in as little as two business days
- No medical exam required
- Quickly qualify for coverage ranging from \$25,001 - \$250,000 depending on age*
- Available for ages 18-80*
- Continuous Pay

- Available for ages 18-85*
- 20-year no lapse guarantee**
- No medical exam required for accelerated amounts up to \$49,999
- Quickly qualify for coverage ranging from \$10,000 - \$49,999 depending on age*
- All six underwriting classes are available for benefit amounts of \$50,000 or greater
- Traditional underwriting available for coverage of \$50,000 or greater.

* Coverage amounts and underwriting classes vary based on age.

** Shorter guarantees if issue age is greater than 60

Accelerated Term 2.0 is policy form ICC20ELP053/ELP053. Accelerated Whole is policy form ICC21ELP054/ELP054. Accelerated Universal Life is policy form ICC19ELP052/ELP052. Forms may vary or be unavailable in some states. See policy forms for complete details.