

Permanent Products

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	Universal Life 2007 Ages 0-80	Non-Par Whole Life Ages 0-80	Par Whole Life Ages 0-85	Single Premium Whole Life Ages 45-80	Simplified Issue Whole Life Ages 0-80	Graded Benefit Whole Life Ages 50-80	Youth Life Protector Ages 0-18
Uses	Low-cost whole life with option to guarantee coverage for life, general market, good for family plan	Low-cost whole life, good for senior market and for those who want guaranteed premiums	Guaranteed premiums with potential dividends make this good for general market	Wealth Transfer, no exam (IBU if deemed appropriate)	Seniors, those who have minor health problems, payroll deduction	Seniors, limited underwriting, guaranteed premiums	Parents or grandparents pay for protection on child
Minimum Face Amount	\$25,000	Single Pay: \$10,000, ages 0-39 \$5,000, ages 40-80 All others: \$5,000	\$10,000, ages 0-39 \$5,000, ages 40-85	Min./Max. Premium: \$5,000/\$50,000	\$5,000, ages 0-64 \$3,000, ages 65-80 (Maximum: \$25,000)	\$2,000 (Maximum: \$15,000)	\$15,000 package Special application
Policy Fee	\$6 per month, 3 percent of premium, and per unit expense first 10 years	\$60 (non-commissionable)	\$60 (commissionable)	\$60 (non-commissionable)	\$36 (non-commissionable)	\$36 (non-commissionable)	Included in rates (non-commissionable)
Riders (additional premium charge)	Lifetime Guarantee Rider with option A, Level Term on primary or secondary insured*, Waiver of Monthly Deduction, Option to Purchase, Children's Term, Accidental Death Benefit, Disability Income [†]	Waiver of Premium, Option to Purchase, Chronic Illness ^{††} , Children's Term, Accidental Death Benefit, Disability Income [†] , Single Pay Rider, Decreasing Term Rider (with 20 Pay or Lifetime Pay option), 10-, 15-, 20- or 30-year Level Term Rider	10-, 15-, 20- or 30-year Level term; 15- or 30-year decreasing term rider on primary or secondary insured; Single Premium Paid-Up Additions; Level Premium Paid-Up Additions; Accidental Death Benefit; Option to Purchase; Children's Term; Waiver of Premium; Disability Income [†]	None	Increase of face amount. Face amount – \$1,000 – \$20,000. Must complete new application, but no new policy fee. Accidental Death Benefit, Children's Term	Children's Term, Accidental Death Benefit	None
Benefits (no additional premium)	Accelerated Death Benefit						Option to Purchase
Non-Smoker Definition	No cigarette use in the last 12 months	No cigarette use in the last 12 months; no tobacco use of any kind for last 24 months for preferred		No cigarette use in the last 12 months	No tobacco of any kind preferred rate, 36 months	No distinction between smokers and non-smokers	

*Not available with Lifetime Guarantee Rider. †Not available in FL or MN. ††Not available in FL.