

Golden Protection Plus

Offer your clients increasing coverage without increasing costs!

With Golden Protection Plus, your clients can battle the rising cost of living without increasing their premiums. Every year, their initial face amount will increase by 3%, better preparing them for the future.

Example

Face amount: \$10,000

3% annual increase: \$300

Maximum coverage: \$20,000 (or age 100)

Product features

- Issue ages: 40-80
- Protection up to \$30,000
- No medical exam
- Annual 3% increase in coverage
- Immediate coverage – no waiting period
- Guaranteed premiums
- Online application – instant approval
- Insurance amount doubles in case of accidental death
- An additional amount equal to four times (4x) the sum insured in case of accidental death in a public transportation vehicle (common carrier)
- Living benefit: 50% of sum insured
- Transportation benefit (200km/up to \$2,000)

Ideal for people who...

- Want to cover funeral or last expenses.
- Don't want a medical exam or nurse visit.
- Have controlled diabetes.
- Have high cholesterol.
- Have high blood pressure.
- Have a fixed income.
- Are considering planned giving.
- Are non-believers in insurance.
- Want basic coverage.
- Own a home-based business.
- Are world travelers.
- Have had a change in health and need additional coverage.
- Have been rated.

Riders

- Golden Protection
- Golden Protection Deferred
- Golden Protection Plus
- Accidental Fracture Plus
- InstaTerm
- InstaTerm Deferred



NO MEDICAL INSURANCE

Golden Protection

Affordable life insurance with no medical exam!

Final expense insurance has never been as easy to sell. Golden Protection is affordable and requires no medical exam. Offer your clients a simple solution.

Product features

- Issue ages: 40-85
- Up to \$50,000 in coverage
- No medical exam
- No waiting period/No attending physician statement (APS)
- Online application – instant approval
- Guaranteed premiums
- Cash values
- Industry-leading commissions
- Accidental death coverage
- An additional amount equal to four times (4x) the sum insured in case of accidental death in a public transportation vehicle (common carrier)
- Living benefit: 50% of sum insured
- Transportation benefit (200km/up to \$2,000)

Riders

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- Golden Protection Deferred
- Golden Protection Plus
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Golden Protection Deferred

Has your client been declined for insurance in the past 2 years?

He or she can still qualify for Golden Protection with the Deferred option!¹

*Approval for Golden Protection Deferred insurance is dependent on the answers given on the insurance application

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- Are considering planned giving.
- Are non-believers in insurance.
- Want basic coverage.
- Own a home-based business.
- Are world travelers.
- Have had a change in health and need additional coverage.
- Have been rated.
- Were declined insurance in the past two years.

Sell 1 per week – make \$35,000 per year.



NO MEDICAL INSURANCE