



Eligibility and Product Guidelines

This document contains the following information regarding, product eligibility guidelines, product type descriptions, insurance class descriptions and product term descriptions. Select the corresponding link below to learn more:

- [Eligibility Guidelines](#)
- [Face Amount Limits](#)
- [Insurance Class](#)
- [Insurance Products \(Term Definitions\)](#)
- [Freedom Accumulation Benefit \(APDA\)](#)

Eligibility Guidelines:

TermNow	Custom Advantage
<p>Rapid Issue Eligibility Guidelines:</p> <p>Applications will be underwritten using an automated and streamlined underwriting process that utilizes one or more electronic data reports (MIB, MVR, Rx History) vs. Oral fluid testing.</p> <p>We will notify the writing agent via e-mail if we are able to approve the coverage immediately or if we will require additional time to review. If additional underwriting is required, use POL’s Life Manager system to monitor the application throughout the underwriting process.</p> <p>The following items will delay immediate approval of coverage:</p> <ul style="list-style-type: none"> • TINs / Tax ID Numbers or Invalid SSNs • Invalid Driver License numbers • Age and Amount Tele-underwriting interviews • Replacement Application NY • Prior or Active Primerica insurance coverage • COD Applications (medical questions that trigger a COD warning / submission) 	<p>Traditional Underwriting Guidelines:</p> <p>Applications will be underwritten using traditional underwriting requirements, including a paramedical exam and Blood / Urine testing.</p> <p>The Home Office will coordinate the ordering and collection of underwriting requirements. Please use the POL’s Life Manager system to monitor the application throughout the underwriting process.</p>



TermNow	Custom Advantage
<ul style="list-style-type: none"> Apps submitted outside of service hours of Monday – Saturday, 7am – Midnight EST 	

Face Amount Limits: [\(TOP\)](#)

TermNow		Custom Advantage	
18 – 45	\$15,000* - \$250,000	18 – 45	>= \$150,000
46 – 50	\$15,000* - \$200,000	46 – 50	>= \$100,000
51+	\$15,000* - \$100000	51+	>= \$50,000

***Minimum face amount for Preferred class is \$150,000**

Insurance Class: [\(TOP\)](#)

Insurance Class selection within the application does not represent a guarantee that the policy will be issued using the selected class. The final insurance class will be determined once the underwriting process is complete.

TermNow	Custom Advantage
<p>Non-Tobacco / Non-Nicotine: Applicant has not used tobacco / nicotine within the past 12 months.</p>	<p>Preferred / Preferred Plus: Minimum coverage amount is 150 units and no tobacco/nicotine use within the past five years. Please refer to the rate class quick guide, preferred plus and preferred columns to determine if the applicant may qualify, subject to underwriting requirement review.</p> <p>Important! While you may quote Preferred Plus, applications will be submitted as Preferred. The premium collected at submission will be Preferred rate. The final insurance class will be determined</p>



TermNow	Custom Advantage
	<p><i>once the underwriting process is complete. Additional premiums may be required upon deliver if underwriting determines that the applicant is not eligible for Preferred Plus.</i></p>
<p>Tobacco / Nicotine: Applicant has used tobacco / nicotine within the past 12 months</p>	<p>Non-Tobacco / Non-Nicotine: Applicant has not used Tobacco / Nicotine within the past 12 months.</p>
	<p>Tobacco / Nicotine: Applicant has used Tobacco / Nicotine within the past 12 months</p>

Insurance Products: [\(TOP\)](#)

Term	Features
<p>35 Year</p>	<p>Clients age 18-45 years old (nearest birthday) are eligible to apply for our 35 year level face amount term policies or riders which provide coverage until age 95, when these policies and riders expire. After 35 years, if the insured is under age 70, premiums increase every 5 years until age 70. For all insureds, beginning at age 70 premiums increase annually. Premiums are guaranteed for an initial period of 20</p>
<p>30 Year</p>	<p>Clients age 18-50 years old (nearest birthday) are eligible to apply for our 30 year level face amount term policies or riders which provide coverage until age 95, when these policies and riders expire. After 30 years, if the insured is under age 70, premiums increase every 5 years until age 70. For all insureds, beginning at age 70 premiums increase annually. Premiums are guaranteed for an initial period of 20</p>
<p>20 Year</p>	<p>Clients age 18-60 years old (nearest birthday) are eligible to apply for our 20 year level face amount term policies or riders which provide coverage until age 95, when these policies and riders expire. After 20 years, if the insured is under age 70, premiums increase every 5 years until age 70. For all insureds, beginning at age 70 premiums increase annually. Premiums are guaranteed for an initial period of 20 years.</p>
<p>15 Year</p>	<p>Clients age 18-65 years old (nearest birthday) are eligible to apply for our 15 year level face amount term policies or riders which provide coverage until age 95, when these policies and riders expire. After 15 years, if the insured is under age 70, premiums increase every 5 years until age 70. For all insureds, beginning at age 70 premiums increase annually. Premiums are guaranteed for an initial period of 15 years.</p>
<p>10 Year</p>	<p>Clients age 18-70 years old (nearest birthday) are eligible to apply for our 10 year level face amount term policies or riders which provide coverage until age 95, when these policies and riders expire.</p>



Term	Features
	After 10 years, if the insured is under age 70, premiums increase every 5 years until age 70. For all insureds, beginning at age 70 premiums increase annually. Premiums are guaranteed for an initial period of 10 years.

Freedom Accumulation Benefit (APDA): [\(TOP\)](#)

Policy owners may prepay premiums under the terms of this rider. If a policy is in jeopardy of lapsing, any advance premium paid will be used to pay the premium. Owners earn interest on the advance premium balance.

The minimum premium prepayment is based on the selected Premium Mode: Monthly: \$10; Quarterly: \$25; Semi-annual: \$50; Annual: \$100. If a payment, adjusted for the Premium Mode, does not meet the minimum, it is increased to the minimum required.

The maximum premium prepayment is \$5,000 annually for US and Canada (with exceptions for some US states). If a payment, adjusted for the Premium Mode, exceeds the maximum, it is decreased to the maximum allowed.

Exceptions: For CA, the maximum is \$5,000 or ten times the annual Total Policy Premium whichever is less. For GA, MD, NH, NM, SC, and WA: the maximum is \$5,000 or two times the annual Total Policy Premium whichever is less. For PA, if an annual payment greater than \$5,000 is preferred, contact Policy Owner Services.