

Do you want...

- ⇒ A sales process that is bound to lead to better persistency
- ⇒ Outstanding Commissions
- ⇒ Guaranteed World Class Customer Service
- ⇒ A maximum face amount of \$75,000
- ⇒ Online support and documentation available in the near future
- ⇒ A sophisticated Internet funeral planning program that will generate future leads (no one else has this)
- ⇒ To know what product the applicant qualifies for by the end of the phone interview



American Memorial Life Insurance Company (AML) is rated "A-" (Excellent) by the A.M. Best Company. AML is partnered with the largest funeral home organization in North America, Service Corporation International (SCI).

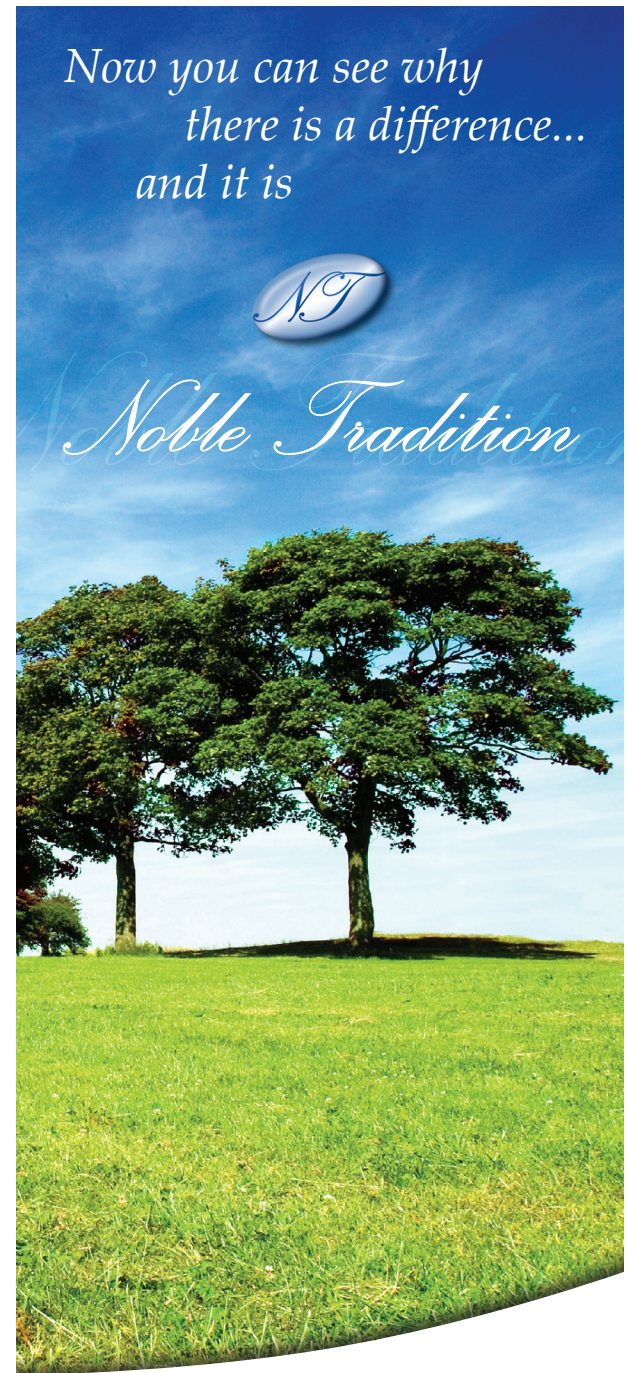
American Memorial Life Insurance Company is licensed in 49 states.

American Memorial Life Insurance Company is an Assurant Solutions Company. Assurant Solutions is a part of Assurant, a premier provider of specialized insurance products and related services in North America and selected other markets. Assurant is a Fortune 500 company and is traded on the New York Stock Exchange under the symbol AIZ. Assurant has over \$25 billion in assets and \$7 billion in annual revenue.



Dignity Planning is a planning tool for the Dignity Memorial network. Dignity Memorial providers are committed to helping families create memorial services that will be long remembered for the manner in which they pay respect to the unique lives that have meant so much to family and friends.

The Dignity Memorial network is the largest network of funeral, cremation, and cemetery service providers in the world and is comprised of affiliates of Service Corporation International.



ASSURANT
Solutions®

Final expense companies today are a dime a dozen. Let me tell you about a **New Opportunity** where you can partner with Noble Tradition and the largest provider of funeral services and an insurance company that solely focuses on insurance to fund final event planning...

Dignity Memorial and Assurant.

Here is why Noble Tradition is the BEST:

- All issued policies are always **full face**. There is NO graded death benefit type policy.
- Our product is allowed to be sold as a Non-seen sale.
- No E and O insurance is required for agent appointment.
- Health question look-back periods are minimized while still structured to capture excess mortality risk. We are involved with this program for the very long haul.
- The commission structure is **outstanding**. Renewal rate does not change based on the issue age of the insured.
- The **maximum** available face amount of \$75,000 is offered at many ages. Reasonable maximum face amounts are available for the very senior applicant and for the very young applicant (see more on this in the Agent Guide).
- Issue ages 0 through age 85 are accepted.
- Preventative medications do not automatically disqualify the application.

- Appointment fees will be paid by American Memorial Life in the agent's home state and in all other states where the agent is licensed and actively selling when the Application for Appointment is submitted along with the first Insurance application.
- The new agent can send his or her appointment paperwork and the first application for insurance together, (except in the states that require appointment before the submission of an application).
- The point of sale application process can be done in over 200 foreign languages.
- In the near future, marketing pieces will be available in Spanish as well as English.
- Full vesting of all commissions occurs after the sixth policy sale. We want agents that will sell more than just one policy.



- Once the point of sale application process is complete, the applicant will know which product he or she qualifies for, if any. You never have to wait for an underwriting answer.
- The point of sale application process **stays on script**. There are no extra health questions asked beyond those asked on the application-for-insurance form itself.
- A built in sophisticated end of life planning needs analysis program is available free to you and your client. Use this program to:
 - Increase your average face amount
 - Increase your persistency
 - Generate automatic leadsThis process will help alleviate the emotional burden of final arrangement planning at a difficult time. The applicant's current age and specific funeral wishes are considered along with an estimated inflation factor to life expectancy.
- Online support and documentation including appointment forms, application forms, and other marketing pieces are available in the near future.
- The first premium can be paid by Check, Credit Card, or by Pre-Authorized Check.
- List billing is available for families that purchase more than one policy.
- All policies are permanent insurance that build cash value.
- Commissions are paid weekly.
- Commission advancing is available.