

## Allegiant Superior Choice Product Information – Agent Version

### What is Final Expense Insurance?

Final expense insurance is not an investment, it is a product to cover the cost of a funeral, burial, and final life expenses.

### Why do You Need it?

Did you know, the average funeral costs anywhere from \$7,000 to \$12,000? This accounts for transportation, services, burial, embalming, a casket, and other necessary arrangements. A recent study done by the U.S. Bureau of Labor

Statistics revealed that these costs have risen upwards of 221 percent over the last 40 years!

Final Expense insurance provides your family with security so they aren't overwhelmed paying debt and can provide a proper burial.

### Allegiant Wealth Group Offers Two Options:

- Superior Choice – Standard
- Superior Choice – Guaranteed Issue

## Superior Choice

Standard Whole

Non-Participating

### STANDARD WHOLE LIFE

The Standard Issue, a non-participating simplified underwritten insurance product, provides a level guaranteed premium, guaranteed cash values, and guaranteed death benefits.

1

#### ISSUE AGE (IA)

- 0 to age 85 (Age last birthday)

3

#### ADDITIONAL COVERAGE

- **Terminal Illness Accelerated Death Benefit** - Maximum accelerated benefit payment equals \$15,000.
- **Dismemberment** - The dismemberment benefit varies based on the type of dismemberment.

2

#### FACE AMOUNT

- IA 0-50: \$1,000 - \$30,000
- IA 51-70: \$1,000 - \$20,000
- IA 71-85: \$1,000 - \$10,000

4

#### OPTIONAL PAID

- **Accidental Death Benefit** - Available Ages: 0-84, Terminates at age 85.

# Superior Choice - GI

Guaranteed Issue

Non-Participating

## GUARANTEED ISSUE WHOLE LIFE

This Guaranteed Issue, a non-participating whole life insurance product, provides a level guaranteed premium and guaranteed cash value. For the first two years, the Death benefit is 110% of premiums paid unless the death is an accident.

1

### ISSUE AGE (IA)

1. 0 to age 85 (Age last birthday)

2

### FACE AMOUNT BY IA

1. IA 0-70: \$1,000 - \$30,000
2. IA 71-85: \$1,000 - \$10,000

3

### ADDITIONAL COVERAGE

1. **Terminal Illness Accelerated Death Benefit** - Maximum accelerated benefit payment equals \$15,000.
2. **Accidental Death Benefit** - Maximum benefit payment equals \$30K. Coverage terminates at attained age 85.
3. **Dismemberment** - The dismemberment benefit varies based on the type of dismemberment.

## Nonforfeiture Options

Reduced Paid-Up and Extended Term Insurance permitted

Automatic Payment Loan Processing rules - smaller modes until daily cost, i.e., If the maximum loan available is not sufficient to cover the whole premium then due, it will be used to pay premiums for the number of days as it will cover.

## What makes our product different than our competitors?

Unlike other products on the market, our underwriting process doesn't ask for:

- Height
- Weight
- Tobacco usage
- Prescription check
- Medical information bureau check

This product has the age range of 0-85 to give our policyholders extra time for coverage. This is also one of our more affordable options for customers.

It's one less item that our policyholders have to worry about when purchasing our product.