

THE SUMMIT ADVANTAGE

A GROUP TERM CARVE-OUT PROGRAM

- **Simplified Issue:** Simplified application, MIB, MVR & prescriptions check. *(No exam, APS' or labs, but insurer reserves the right to require them if indicated by information).*
- **Additional Underwriting:** Individuals may be declined or additional u/w may be requested based on data.
- **Minimum Group Size:** 20 Lives *(Lower group sizes will be considered based on quote request data)*
- **Participation:** 100% by Class.
- **Maximum Issue Age:** 65
- **Maximum Face Amount:** \$1,000,000
- **Classes:** Gender and Smoker Distinct
- **Product:** Transamerica 15 Year Level Term
- **Pricing:** Standard Plus for groups of 20 or more; Table A for groups of less than 20.
- **Compensation:** Yr 1: 50%; Yr 2: 20%; Yr 3: 20%
- **Census Data:** Name, Sex, DOB, Smoker Status, Income, Class, Company Name, Industry, Location

Available exclusively through Summit Alliance Financial^{LLP}

For further information or to discuss submitting a quote, call your Summit RVP

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Dallas: (972) 884-6160

Houston: (713) 953-9000

Philadelphia: (610) 518-4860

