

LIFE PRODUCTS QUICK GUIDE



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A.M. Best assigns ratings from A+++ to F, A+++ being superior ratings.

The SOLUTION — *Before life presents the problem.*[®]

Life Products Quick Guide

Features	Assurance	Assurance One	Prosperity Select
Policy Type	Level Premium Whole Life	Single Premium Whole Life	Single Premium Whole Life
Health Assessment Completed in Under 10 Minutes	✓	✓	✓
Guaranteed Point of Sale Underwriting Decision	✓	✓	✓
Rules Based – Impairment Driven Underwriting	✓	✓	✓
Commissions Paid Daily ¹	✓	✓	✓
Policy Issued within 48 hrs. ²	✓	✓	✓
Accelerated Death Benefits ³	✓	✓	✓
Social Security Monthly EFT	✓	—	—
Issue Age	50 – 85	55 – 80	55 – 80
Benefit Minimum	\$5,000	\$5,000	\$30,000
Benefit Maximum	\$30,000	Based on issue age, gender and tobacco class.	Based on issue age, gender and tobacco class.

¹ Commissions paid upon issue.

² Based on actual experience when complete application is received in good order.

³ Not available in all states

Refer to Oxford Life Insurance Company Policy form ICC10-OL400, ICC13 SPFE 100, ICC10 SPWL500.

Life Products Quick Guide — continued

Assurance

Oxford Life Assurance is a level premium whole life insurance policy designed specifically to cover final expenses. Premiums are guaranteed to never increase and the death benefit amount is guaranteed never to change.

- Fast and simple application process
- No medical exam, blood work or medical records
- Guaranteed point-of-sale decision
- Rules Based Assessment
- Commissions paid daily – Commissions paid upon issue
- Policies issued within 48 hours when received In Good Order²
- Social Security premium draft dates
- Issue age: 50 – 85
- Benefit amounts: \$5,000 - \$30,000

Assurance One

Oxford Life Assurance One is a single-premium whole life insurance policy designed to transfer wealth and to cover final expenses. The death benefit is determined at the time the policy is issued, which is guaranteed to never decrease.

- Fast and simple application process
- No medical exam, blood work or medical records
- Guaranteed point-of-sale decision
- Rules Based Assessment
- Commissions paid daily – Commissions paid upon issue
- Advanced Death Benefits³
- Policies issued within 48 hours when received In Good Order²
- Issue age: 55 – 80
- Benefit amounts: \$5,000 - Varies based on issue age, gender, and tobacco class

Prosperity Select

Oxford Life Prosperity Select is permanent life insurance that guarantees a certain amount of money will be passed on to your chosen heirs at death. By funding a single-premium policy, you will create an increased tax-free death benefit, immediately increasing the value of your estate.

- 100% Guaranteed Return of Premium¹
- Fast and simple application process
- No medical exam, blood work or medical records
- Guaranteed point-of-sale decision
- Rules Based Assessment
- Commissions paid daily – Commissions paid upon issue
- Advanced Death Benefits – See policy form ICC10-SPWL500³
- Terminal Illness / Nursing home / Chronic Illness / Home Health Care³
- Issue age: 55 – 80
- Benefit amounts: \$30,000 – Varies based on issue age, gender, and tobacco class

Oxford Life InstaWriteSM Health Assessment

Oxford Life **InstaWriteSM** is an application decision process that generates a Qualified or Not Qualified result in a matter of minutes. The process is a streamlined and better experience for you and your client.

- Guaranteed point-of-sale decision
- Rules Based Assessment
- No knockout Rx list needed
- Option B - Schedule your Assessment at a later date
- No telephone interview required!
- It's quick and easy – the health assessment will allow you to give you and your client a decision in minutes
- **InstaWriteSM** is available by phone or online, regardless of the application used
- Login to your Oxford Life agent portal or call 833-705-4019

Rules Based Assessment

Oxford Life's rules based assessment is designed to offer a quick, point-of-sale decision.

Health questions on Oxford Life's application have been developed specifically for our established risk tolerance. Any "yes" answers on the health questions or a "Not Qualified" result from the health assessment will lead to a declination.

¹ Accelerated benefits and policy loans decrease the death benefit.

² Based on actual experience when complete application is received in good order.

³ May vary by state.

Life Products Quick Guide — continued

Life Insurance Products Application and Health Assessment Flow Chart

The agent sells the Life Insurance policy at the appointment and completes the electronic or paper application with the client.

Oxford Life InstaWriteSM Health Assessment

Electronic Available 24/7 (Recommended)

Complete an electronic application: The agent clicks on the Health Assessment after submitting the application.

Complete a paper application: The agent goes to www.oxfordlife.com, logs in to the agent portal, clicks on My Tools then Health Assessment.

The agent enters the applicant's email address and required information. Click on submit.

The applicant receives an email asking for authorization of Oxford Life to run a prescription drug check. Once authorized, the request is automatically routed for Qualified or Not Qualified result.

Producer is emailed with result.

By Phone Monday – Friday 8:00 AM – 7:00 PM CST

Complete an electronic or paper application: The agent calls **(833) 705-4019** to speak with one of Oxford Life's dedicated InstaWriteSM Health Assessment processors.

The agent provides their name, agent identification number, and the product name. The processor asks to speak with the applicant, who provides their full name, gender, date of birth, social security number, and height and weight.

The processor reads the medical and consumer authorizations disclaimer and asks the applicant for authorization to run a prescription drug check. Once authorized, the processor submits the applicant data for Qualified or No Qualified result.

Producer is told the result while on the phone.

InstaWriteSM decisions are final. Appeals processes, including refer to underwriter, have been incorporated into the InstaWriteSM process.