

★ What is great about the Group Sponsored Discounted E&O Program?

- The policy has no overall policy aggregate, so you don't have to share your limits with any other agent.
- **Defense costs are in addition to the limits of liability chosen.** What does this mean? It means that the full limits of liability are available to pay the claim.
- **The deductible is subject to damages only.** What does this mean? It means that you don't have to pay any part of the claim unless a settlement is reached and damages are to be paid.
- **There is no deductible at all** for the first claim if the product is sold through one of AmeriLife's IMO's. If not sold through an AmeriLife IMO, the deductible is still only \$1,500 and subject to damages only, not to defense costs.
- **There is a cheaper price for new agents.** What defines a new agent? It is defined as an agent that has been licensed for less than 24 months.
- There is a cheaper price for agents wanting simple issue products, which include Medicare Supplement Insurance and Medicare Advantage Plans.
- The agent can buy all coverage **for a price lower** than almost any other program in the nation. It costs as low as \$456 including fixed and indexed annuities!
- Whenever the agent chooses to buy the insurance, the agent receives 12 months of coverage, as this is a rolling 12-month policy. Also, in most cases the agent will be auto-renewed. What does this mean? It means that the agent doesn't have to worry about the insurance for 12 months and they will receive a notice of the renewal ahead of time.



AMERILIFE®

Group Sponsored Discounted E&O Program

Marketer Quick Reference Guide

AMERILIFE®

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Rates are subject to change. Please consult the carrier's plan
for coverage details.

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★ What is great about the Group Sponsored Discounted E&O Program?

★ What is covered under each level?

★ What does the E&O cost?

First, understand what the levels mean.

Level A

is regular coverage

Level B

is regular coverage plus mutual funds and variable products

Level C

is coverage for simple issue products (Medicare Supplement Insurance and Medicare Advantage Plans)

Level D

is regular coverage for new agents (licensed less than 24 months)

★ What is covered under each level?

- Coverage Level A:**

Sales and Servicing of Life Insurance, Major Medical, Long Term Care (LTC), Disability, Medicare Supplement Insurance and/or Medicare Advantage Plans, Final Expense, Mortgage Term Life, Fixed and Indexed Annuities
- Coverage Level B:**

Sales and Servicing of Life Insurance, Major Medical, Long Term Care (LTC), Disability, Medicare Supplement Insurance and/or Medicare Advantage Plans, Final Expense, Mortgage Term Life, Fixed and Variable Annuities, Mutual Funds and Variable Life
- Coverage Level C:**

Sales and Servicing of Final Expense and Medicare Advantage Plans and Medicare Supplement Insurance only
- Coverage Level D:**

Same as coverage Level A except for newly licensed agents (licensed less than 24 months)

★ What does the E&O cost?

Annual Pricing:	
\$1MM/\$1MM regular coverage (A)	\$456
\$1MM/\$2MM regular coverage (A)	\$497
\$1MM/\$3MM regular coverage (A)	\$501
\$2MM/\$2MM regular coverage (A)	\$539
\$1MM/\$1MM includes MF & Variable products (B)	\$528
\$1MM/\$2MM includes MF & Variable products (B)	\$577
\$1MM/\$3MM includes MF & Variable products (B)	\$582
\$2MM/\$2MM includes MF & Variable products (B)	\$628
\$1MM/\$1MM Medicare Supplement/Medicare Advantage only (C)	\$321
\$1MM/\$1MM new agent only (D)	\$396
Monthly Pricing:	
Monthly payments includes a \$5 installment fee	
\$1MM/\$1MM coverage (A)	\$164 down plus \$32 monthly
\$1MM/\$2MM coverage (A)	\$171 down plus \$35 monthly
\$1MM/\$3MM coverage (A)	\$172 down plus \$35 monthly
\$2MM/\$2MM coverage (A)	\$179 down plus \$38 monthly
\$1MM/\$1MM coverage (B)	\$177 down plus \$37 monthly
\$1MM/\$2MM coverage (B)	\$185 down plus \$41 monthly
\$1MM/\$3MM coverage (B)	\$186 down plus \$41 monthly
\$2MM/\$2MM coverage (B)	\$194 down plus \$45 monthly
\$1MM/\$1MM coverage (C)	\$140 down plus \$22 monthly
\$1MM/\$1MM coverage (D)	\$154 down plus \$28 monthly