

American Continental (Final Expense Product)

- **ISSUE AGES: 45-89**
- **FACE AMOUNTS \$3k TO \$35K (AGE RESTRICTIONS)**
- **THREE DEATH BENEFIT OPTIONS**
 1. Level Death Benefit
 2. Graded Death Benefit (40% 1st, 75% 2nd)
 3. Modified Death Benefit (Return of Premium + 10% Interest Years 1 and 2)
 4. Accidental Death - Full Death Benefit All Years
- **DO NOT HAVE TO SEE APPLICANT**
- **NO MIB CHECKS**
- **NO PRESCRIPTION DRUG CHECKS**
- **NO HEIGHT AND WEIGHT RESTRICTIONS**
- **NO MODAL FACTOR CHARGES**
- **UNDERWRITING DECISION AT POINT OF SALE**
- **E&O NOT REQUIRED**
- **ADVANCES AVAILABLE**
- **VESTED CONTRACT**
- **ANNUAL CONVENTIONS**
- **INSULIN DEPENDENT DIABETIC MAY QUALIFY FOR LEVEL DEATH BENEFIT**
- **A-AM BEST RATING (Owned by Genworth)**

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