



# **LIFE PRODUCTS QUICK GUIDE**

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



\*Effective as of 8-5-2020. For the latest rating, access [www.ambest.com](http://www.ambest.com)  
A.M. Best assigns ratings from A++ to F, A++ being superior ratings.

# Life Product Quick Guide

## ASSURANCE

## ASSURANCE ONE

## PROSPERITY SELECT

Level Premium  
Whole Life

Single Premium  
Whole Life

Single Premium  
Whole Life

### Health Assessment Completed in Minutes



### Guaranteed Point of Sale Underwriting Decision



### Rules Based – Impairment Driven Underwriting



### Commissions Paid Daily<sup>1</sup>



### Policy Issued within 48 hrs.<sup>2</sup>



### Accelerated Death Benefits<sup>3</sup>



### Social Security Monthly EFT



### Issue Age

50 – 75

76 – 80

81 – 85

55 – 80

55 – 80

### Benefit Minimum

\$5,000

\$5,000

\$5,000

\$5,000

\$30,000

### Benefit Maximum

\$30,000

\$20,000

\$10,000

\$30,000

Based on issue age,  
gender and tobacco class

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

<sup>1</sup> Commissions paid upon issue.

<sup>2</sup> Based on actual experience when complete application is received in good order.

<sup>3</sup> Not available in all states

# Life Product 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 Order<sup>2</sup>
- Social Security premium draft dates
- Issue age: 50 – 85
- Benefit amounts: \$5,000 - \$30,000\*

\*(Maximum Death Benefit reduced at older ages)

## PROSPERITY SELECT

Oxford Life Prosperity Select is a permanent life insurance policy designed to transfer wealth 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 Premium<sup>1</sup>
- 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-SPWL500<sup>3</sup>
- Terminal Illness / Nursing home / Chronic Illness / Home Health Care<sup>3</sup>
- Issue age: 55 – 80
- Benefit amounts: \$30,000 – Varies based on issue age, gender, and tobacco class

<sup>1</sup> Accelerated benefits and policy loans decrease the death benefit.

<sup>2</sup> Based on actual experience when complete application is received in good order.

<sup>3</sup> May vary by state.

## ASSURANCE ONE

Oxford Life Assurance One is a single-premium whole life insurance policy designed to cover final expenses with one easy payment. 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 Benefits<sup>3</sup>
- Policies issued within 48 hours when received In Good Order<sup>2</sup>
- Issue age: 55 – 80
- Benefit amounts: \$5,000 - \$30,000

## OXFORD LIFE INSTAWRITE®

Oxford Life **InstaWrite**® 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
- No telephone interview required!
- It's quick and easy – the health assessment will allow you to give you and your client a decision in seconds
- **InstaWrite**® is available by phone or online, regardless of the application used
- Login to your Oxford Life agent portal or call 833-705-4019

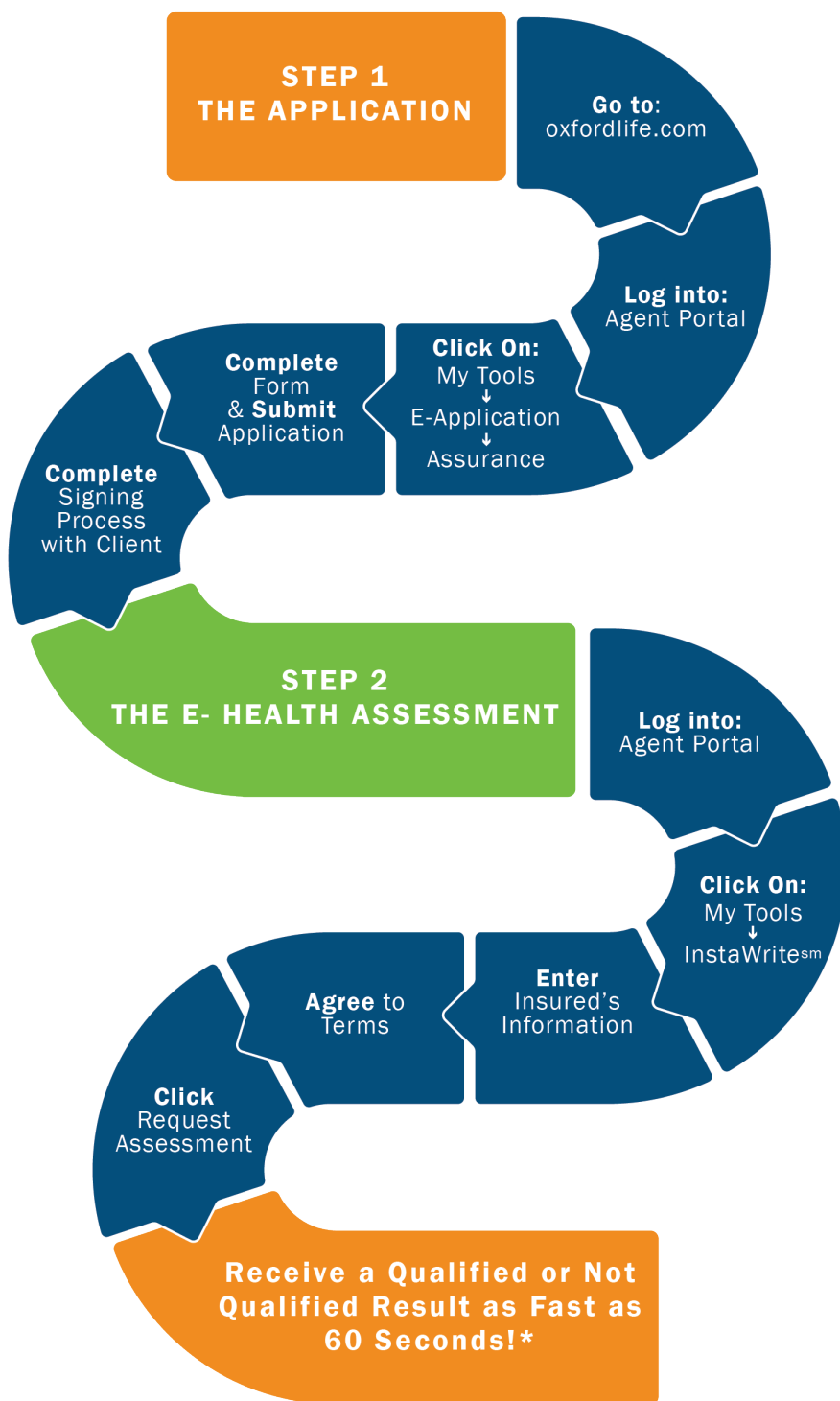
### Rules Based Assessment

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.



## EASY 2-STEP PROCESS

Get A Qualified/Not  
Qualified Result In 60  
Seconds\*



\*The average length of time for a qualified/not qualified result for the e-health assessment is less than one minute. The health assessment may also be completed by phone and takes less than 8 minutes.