HMS Plus Continuation

HMS Plus Continuation is an affordable simplified issue product that offers your clients a permanent policy, but at the cost of a term product. Your client selects the initial Level Death Benefit Period (15, 20, 25, or 30). At the end of that period, the death benefit will decrease to an amount equal to 10% of the initial level death benefit, and will remain level for the life of the policy. Premiums are guaranteed to remain level for as long as the policy is in force.

How Does HMS Plus Continuation Work?

A 35-year-old healthy male with a 30-year, $100,000 mortgage wants insurance to protect the mortgage should anything happen to him. He is hesitant to purchase term insurance; if he outlives his coverage, he'd no longer be insured at age 65.

For a few dollars more than a traditional term policy, he could purchase an HMS Plus Continuation policy and be covered for life. He can cover the mortgage now, and at the end of the initial Level Death Benefit Period, he'll have $10,000 of life insurance coverage. HMS Plus Continuation provides coverage now and his future needs.

PERMANENT COVERAGE

- Clients are covered for life - coverage now and in the future
- No additional underwriting
- Premiums never increase
- Instant Decision eApplication available
- Living Benefits included at no additional cost for life of the policy
- Accidental Death Benefit w/ Common Carrier provision available until the end of the initial Level Death Benefit Period
- No mortgage required

HMS Plus 125	$100,000 Death Benefit for 30 years – **$39.81**
Eagle Premier	$10,000 Death Benefit for Male, Age 65 – **$62.92**
HMS Plus Continuation	$100,000 Death Benefit for 30 years & $10,000 Death Benefit from age 65+ **$42.28**

AMERICO