



Focus 10 Life[®] program highlights

Focus 10 Life[®] policies are individual term life insurance policies sold on a non-voluntary, employer-paid basis with guaranteed level premiums for 10 years. The policies are Simplified Issue requiring that each applicant satisfy only one “actively at work” question.

Key Features

- Readily portable upon termination
- Conversion to Permanent Insurance (up to age 75), without proving insurability
- No benefit reductions at older ages
- Plan administration by a dedicated, knowledgeable administrative team

Uses

Policies can be used for Key Person Coverage, Buy/Sell Funding, Fringe Benefits or in combination.

Target Marketing

Talk about this program with companies that have at least 5 employees. All types of businesses are eligible, but covered employees need to be in white-collar occupations and working full time (30 hours per week or more). The following industries tend to be the biggest buyers of Focus 10:

- Law firms – partners, associates and other staff
- Architectural/Engineering firms – professionals and staff
- Healthcare – hospitals and medical practices (radiologists, anesthesiologists, cardiologists, etc.)
- Financial Services – accounting firms, banks, stock brokerage firms, insurance agencies and investment firms
- Service firms – advertising, hotels and casinos, grocery store chains, call center and real estate companies
- Manufacturing – “white-collar” occupations in clothing, pharmaceutical, hardware, personal care and communications companies, etc.

Program Parameters

Focus 10 benefits

	Fixed*	Flexible*
Number of lives	5-19	20+
Face Amounts Available	\$100,000 for 5-9 lives or \$150,000 for 10-19 lives	\$50,000 – \$1.5Million + The more lives covered, the more coverage available
Billing Options	Calendar Quarterly	Monthly
Additions/Terminations Reported	Monthly	Monthly

*All plans are subject to carrier approval. Some additional guidelines may apply.

Sales Representative Compensation Comparison

Focus 10 compensation

Lives	25	50	100	500	1,000
Annualized premium	\$22,500	\$45,000	\$90,000	\$450,000	\$900,000
TOTAL IC	\$563	\$1,125	\$2,250	\$11,250	\$20,000
TOTAL IC (as % of premium)	2.50%	2.50%	2.50%	2.50%	2.22%

The Average Focus 10 case is 35 lives

Notes:

- No renewal incentive compensation
- No case count credit
- Not included as inforce premium for growth reports
- Subject to a per case maximum of \$20,000

1. Sales Congress credit on annualized premium
2. New Business Incentive Compensation will be:
 - a. 2.5% of first-year premium
 - b. 0.25 weighted lives credit
3. Premium and lives production credit will be granted

...compared with Dental compensation

Lives	25	50	100	500	1,000
Annualized premium	\$12,500	\$25,000	\$50,000	\$250,000	\$500,000
TOTAL IC (per employee and % of premium)	\$525	\$1,050	\$2,100	\$7,000	\$10,000
TOTAL IC (as % of premium)	4.20%	4.20%	4.20%	2.80%	2.00%

...compared with Vision compensation

Lives	25	50	100	500	1,000
Annualized premium	\$3,750	\$7,500	\$15,000	\$75,000	\$150,000
TOTAL IC (per employee and % of premium)	\$175	\$350	\$700	\$3,500	\$6,000
TOTAL IC (as % of premium)	4.67%	4.67%	4.67%	4.67%	4.00%

For more information, go to www.focus10life.com or contact:

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