



Kemper Senior Solutions
601 East Britton Rd
Oklahoma City, OK 73114
877-877-0199

<http://www.reservenational.com/>

- New Business Fax: 405-254-2120
- AM Best Rating: A
- E&O: No
- Plans Offered: 2 Year Modified (120% ROP)
- Point of Sale Approval: No
- Issue Ages: 40-80
- Phone Interview Number: No
- Approval Needed Before New Business: Yes (Both Resident and Non Resident)
- Face Amounts: \$5K-\$25K
- Phone Sales: Yes
- Appointment Fees: 0
- Application Submission:
 - o Fax
 - o Mail
- Advancing Options: Up to 6 Months
- Commissions:
 - o Split Commissions on App: No
 - o Chargeback Policy:
 - 1st Six Months- 100%
 - 2nd Six Months- 75%
 - o Advanced: Weekly
 - o As-Earned: Once a Month
- Chargeback Policy: 100% First 6 Months, 75% Second 6 Months
- Turn Around Time:
 - o Faxed: 3-5 Business Days
 - o Mail: 3-5 Business Days
- Initial Draft: Can Choose on App
- Payment Method
 - o Draft: Monthly
 - o Check: Annual
- Agent Incentive Trip: No
- State Availability:
AL,AZ,AR,CO,FL,GA,ID,IL,IN,IA,KS,KY,LA,ME,MD,MI,MS,MO,NE,NV,NJ,NM,NC,ND,OH,OK,OR,PA,
SC,SD,TN,TX,UT,VM,VA,WA,WV,WI,WY

FE Production Requirements:

- 55%-Street
- Call For Levels Above Street

06/2014

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

marketing@insmg.com

www.insmg.com



- Underwriting:
 - o Guarantee Issue
 - o Cancer: GI
 - o Heart: GI
 - o Stroke: GI
 - o Tobacco: No Tobacco Rates
 - o Hospitalization: GI
 - o Diabetics: GI
 - o Height/Weight Chart: No
 - o MIB/RX Check: No

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