



Oxford Life  
 2721 North Central Ave  
 Phoenix, AZ 85004  
 800-308-2318  
[www.oxfordlife.com](http://www.oxfordlife.com)

- New Business Fax: 877-584-2777
- AM Best Rating: A-
- E&O: No
- Plans Offered: Level Only
- Point of Sale Approval: Yes
- Just In Time: No (Both Resident and Non Resident)
  - o Must Pay Non Resident Appt. Fee through Paypal in Agent Portal
- Face Amounts: \$5K-\$30K
- Issue Ages: 50-85
- Phone Interview Number: 1-888-801-5123
- Phone Sales: No, Must be Face to Face
- Resident Appointment Fees: No
- Non Resident Appointment Fees: Yes
- Application Submission:
  - o Fax
  - o Email ([fastapps@oxfordlife.com](mailto:fastapps@oxfordlife.com))
  - o Mail
- Advancing Options: Up to 9 Months (No Interest)
- Commissions:
  - o Split Commissions on App: Yes
  - o Advanced: Daily
  - o As-Earned: Daily
- Turn Around Time:
  - o Faxed: 48hrs
  - o Mail: 48hrs
- Initial Draft: On Approval
- Agent Incentive Trip: Agent Incentive Program (Cash, Leads or Travel)
- Payment Method
  - o Draft: Monthly, Quarterly, Semi Annual, Annual
  - o Check: Quarterly, Semi Annual, Annual
- State Availability:  
 AK,AR,AZ,CA,CO,CT,DC,DE,FL,GA,HI,IA,ID,IL,IN,KS,KY,LA,MA,MD,ME,MI,MN,MO,NC,ND,NE,NH,  
 NJ,NM,NV,OH,OK,OR,PA,RI,SC,SD,TN,TX,UT,VA,WA,WI,WY

Commissions
<ul style="list-style-type: none"> <li>• 120%- Street</li> <li>• Call For Levels Above Street</li> </ul>

07/2016

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

[marketing@insmg.com](mailto:marketing@insmg.com)

[www.insmg.com](http://www.insmg.com)



- Underwriting:
  - o Cancer: 24 Months
  - o Heart: 24 Months
  - o Stroke: 24 Months
  - o Tobacco: 12 Months (Nicotine Products)
  - o Hospitalization: Last 24 Months, More than Twice
  - o Diabetics: Decline: Insulin Shock, Diabetic Coma, Taken Insulin prior to Age 50 or Diagnosed Prior to Age 30
  - o Height/Weight Chart: Yes
  - o MIB/RX Check: Yes
  
- Underwriting Hotline: 888-837-3387

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