



Standard Life and Casualty  
 PO Box 510690  
 Salt Lake City, UT 84151-0690  
 800-327-0695  
<https://sl-agentlink.com/>

- New Business Fax: 1-866-754-9350
- AM Best Rating: B
- E&O: No
- Plans Offered: Level Only
- Point of Sale Approval: Yes (50-85)
- Approval Needed Before New Business: Yes (Both Resident and Non Resident)
- Face Amounts:
  - o 0-49: \$3,000-\$50,000
  - o 50-80: \$5,000-\$25,000
  - o 81-85: \$5,000- \$15,000
- Issue Ages: 0-85
- Phone Interview Number: 888-908-7812
- Face to Face Required: No, can sell over Phone
- Resident Appointment Fees: Reimbursed after 1<sup>st</sup> app
- Non Resident Appointment Fees: Yes
- Application Submission:
  - o Fax
  - o Mail
- Advancing Options: Up to 9 Months (Charge ½% Interest per Month on Advance)
- Commissions:
  - o Split Commissions on App: No
  - o Advanced: Daily
  - o As-Earned: Daily
- Turn Around Time:
  - o Faxed: Within 24-48 Hours
  - o Mail: Within 24-48 Hours
- Policy Fee: Built into Rates, Non Commissionable
- Initial Draft: On Issue
- Agent Incentive Trip: Yes (Caribbean Cruise)
- Payment Method
  - o Draft: Monthly
  - o Check: Quarterly, Semi-Annual or Annual
- State Availability: AL, CO, GA, IN, KY, LA, MS, NC, NV, SC, SD, TN, TX & UT

Commissions
- 105%- Street
- Call For Levels Above Street

02/2014

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

marketing@insmg.com

www.insmg.com



- Underwriting:
  - Cancer: 24 Months or More than 1 Occurrence
  - Heart: 24 Months
  - Stroke: 24 Months
  - Tobacco: 12 Months
  - Hospitalization: Last 24 months, confined more than twice
  - Diabetics: No Insulin Shock, Coma, Retinopathy, or Hospitalized 2 or more times with Complications
  - Height/Weight Chart: Yes, Not Published
  - MIB/RX Check: Yes

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