



Banker's Fidelity
PO Box 105185
Atlanta, GA 30348-5185
866-458-7501
www.bflic.com

- New Business Fax: 404-926-4030
- AM Best Rating: A-
- E&O: No
- Plans Offered: A,B,C,F,HF,G,K,N
- Resident Appointment Fees: No
- Non Resident Appointment Fees: No
- Just In Time: No
- Household Discount: Yes (Both must have either a BFLIC or BFAC policy)
- Phone Interview: Random
- Phone Interview Number: 1-800-228-7704
- Effective Date:
 - o Open Enrollment: 6 Months
 - o UW/GI: 60 Days
- Application Submission:
 - o Fax
 - o E-App
 - o Email- (bluw@bflic.com)
 - o Mail
- Advancing Options: 9 Months (.66% per Month)
- Commissions:
 - o Split Commissions on App: Yes (both agents sign on same line)
 - o Part B Commissionable: Actual Deductible (2017-\$183)
 - o Advanced: Twice a Week (Tuesdays and Thursdays)
 - o As-Earned: Monthly
 - o GI: \$25
 - o 81+: 50% Reduction
- Rate Guarantee: No Rate Guarantee but only raise rates on anniversary of the policy
- Agent Incentive Trip: Yes (Rio)
- Turn Around Time:
 - o Faxed: 48hrs
 - o E-App: 48hrs
 - o Email: 48hrs
 - o Mail: 48hrs upon receipt
- Policy Fee: No Policy Fee
- Initial Draft: Can select on the application. Default is on approval
- Payment Method
 - o Draft: Monthly
 - o Check: Monthly (\$2 upcharge), Quarterly, Semi-Annual, Annual
 - o Credit Card: Monthly

08/2016

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

marketing@insmg.com

www.insmg.com



- State Availability:
 - BFLIC-
AL,AZ,AR,CO,DE,GA,ID,IL,IN,IA,KS,KY,LA,MD,MI,MS,MO,MT,NE,NJ,NV,NM,NC,ND,OH,OK,
PA,SC,SD,TN,TX,UT,VA,WV,WY
 - BFAC-GA,IN,KY,LA,MS,OK,PA,SC,TN,TX,WV

- Underwriting:
 - Answer Tobacco on GI/OE Apps: No
 - Preferred
 - Cancer: 5 Years
 - Heart: 5 Years
 - Stroke: 5 Years
 - Tobacco: 3 Years
 - Hospitalization: Currently Confined or 2+ Stays in Last 12 Months
 - Diabetics: Type II with Co-Morbids accepted, No Insulin
 - Height and Weight Chart: Yes
 - MIB/RX Check: Yes
 - PSA Reading: No
 - Standard
 - Cancer: 5 Years
 - Heart: 3 Years
 - Stroke: 3 Years
 - Tobacco: Receive Standard Rate if any Tobacco Use in Last 3yrs
 - Hospitalization: Currently Confined or 2+ Stays in Last 12 Months
 - Diabetics: Under 50 Units of Insulin Accepted with Co-Morbids
 - Height and Weight Chart: Yes
 - MIB/RX Check: Yes
 - PSA Reading: No

08/2016

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

marketing@insmg.com

www.insmg.com