



Liberty Bankers Life  
P.O. Box 15357  
Clearwater, FL 33766-5357  
844-770-2400

<https://aiatpa.agentxcelerator.com>

- New Business Fax: 855-493-9242
- AM Best Rating: B+
- E&O: No
- Plans Offered: A,F,G,N
- Resident Appointment Fees: No
- Non Resident Appointment Fees: No
- Just In Time: Yes
- Household Discount: 7% Roommate (18yr old+)
- Phone Interview: Random
- Effective Date:
  - o Open Enrollment: 6 Months
  - o UW/GI: 60 Days
- Application Submission:
  - o Fax
  - o E-App
  - o Mail
- Advancing Options: 9 Months (1% Interest per month)
- Commissions:
  - o Split Commissions on App: No
  - o Part B Commissionable: No (\$200)
  - o Advanced: Weekly
  - o As-Earned: Weekly
  - o GI: \$25
  - o 80+: 50% Reduction
- Rate Guarantee: No Rate Guarantee
- Agent Incentive Trip: No
- Policy Fee: \$25
- Initial Draft: On Issue
- Payment Method
  - o Draft: Monthly,Quarterly,Semi-Annual, Annual
  - o Check: Quarterly,Semi-Annual,Annual
- State Availability:
  - o IA,LA,MI,MSNE
  - o 8/1:IL,KY,IN,SC

**Medsup Production Requirements:**

- 21%- Street
- Call For Levels Above Street

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:
  - Cancer: 2 Years
  - Heart: 2 Years
  - Stroke: 2 Years
  - Tobacco: 12 Months
  - Hospitalization: 2 or More Times Within the Last Two Years
  - Diabetics:
    - 50+ Units of Insulin or 3 or More Medications
    - With Retinopathy or Neuropathy
    - With Heart Disease
  - Answer Tobacco on GI/OE Apps: Yes (except where prohibited)
  - Height and Weight Chart: Yes
  - MIB/RX Check: Yes
  - PSA Reading: No

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