



Manhattan Life Insurance Company
10777 Northwest Freeway
Houston, TX 77092
1-800-877-7703
www.manhattanlife.com

Commissions

- 21%- Street
- Call For Levels Above Street

- New Business Fax: 713-583-2738
- AM Best Rating: B+
- E&O: Not Required
- Plans Offered: A,F,G,N
- Resident Appointment Fees: Yes, Charged after 1st Piece of Business
- Non Resident Appointment Fees: Yes, Charged after 1st Piece of Business in Individual State
- Just in Time: Yes
- Household Discount: Yes, 7%
 - o Qualify if Applicant is Married or living with someone over 60
- Phone Interview: Random
- Effective Date:
 - o Open Enrollment: 6 Months
 - o UW/GI: 60 Days
- Application Submission:
 - o Fax
 - o E-App (Uses Mother's Maiden Name for Signature)
 - o Mail
- Advance Available: Up to 12 Months (1% interest per month)
- Commissions:
 - o Commission Split on Application: Yes (Both agents must sign on same line)
 - o Part B Non-Commissionable: \$175
 - o Advanced: Daily
 - o As-Earned: Weekly
 - o GI: \$25
 - o 80+: 50% Reduction
- Rate Guarantee: 12 Months
- Agent Incentive Trip: No
- Policy Fee: \$25 except in MS-\$6
- Initial Draft: Upon Approval
- Payment Method:
 - o Draft: Monthly, Quarterly, Semi or Annual
 - o Check: Quarterly, Semi or Annual
- State Availability:
 - o AL,AR,AZ,CO,GA,IA,ID,IL,IN,KS,KY,LA,MD,MI,MO,MS,MT,NC,ND,NE,NJ,NM,NV,OH,OK,OR,PA,SC,SD,TN,TX,UT,VA,WI,WV,WY

03/2016

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

marketing@insmg.com

www.insmg.com



- Underwriting
 - o Cancer: 5 Years
 - o Heart: 5 Years
 - o Stroke: 5 Years
 - o Tobacco: 5 Years
 - o Hospitalization: Last Year, 2 or More Times
 - o Diabetics: 50 Units or More Than 2 Meds for Diabetes
 - o Answer Tobacco on GI/OE Apps: Yes
 - o Height and Weight Chart: Yes
 - o MIB/RX Check: Yes
 - o PSA Reading: No

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