



Prosperity Life Group
P.O. Box 10853
Clearwater, FL 33757
855-228-3771
www.prosperitylife.com

- New Business Fax: 855-227-7849
- AM Best Rating: A-
- E&O: No
- Plans Offered: A&F
- Resident Appointment Fees: No
- Non Resident Appointment Fees: No
- Just In Time: No
- Household Discount: Yes (7% Roommate)
- Phone Interview: Yes
- Phone Interview Number: 855-227-3771
- Effective Date:
 - o Open Enrollment and GI: 90 Days
 - o UW: 60 Days
- Application Submission:
 - o Fax
 - o Online Upload
 - o Mail
- Advancing Options: 12 Months (No Interest)
- Commissions:
 - o Split Commissions on App: No
 - o Part B Commissionable: Yes
 - o Advanced: Paid on Friday
 - o As-Earned: Paid on Friday
 - o GI: \$25
 - o 81+: 50% Reduction
- Rate Guarantee: First 12 Months
- Agent Incentive Trip: Yes (Cancun)
- Policy Fee: \$25 (\$6 in MS)
- Initial Draft: On Issue
- Payment Method
 - o Draft: Monthly, Quarterly, Semi-Annual, Annual
 - o Check: Quarterly, Semi-Annual, Annual
- State Availability:
 - o Approved: AL,AR,KS,LA,MI,MS,NC,TX
 - o Pending: MO,OH,IL,IN,MT CO

Medsup Production Requirements:

- 21%- Street
- Call for Levels Above Street



- Underwriting:
 - Cancer: 3 Years
 - Heart: 5 Years
 - Stroke: 5 Years
 - Tobacco: 12 Months
 - Hospitalization: 3+ times in Last 2 Years
 - Diabetics:
 - w/Peripheral Vascular Disease
 - Neuropathy
 - Any Heart Condition, Stroke or Kidney Disease
 - Every Requiring 50+ Units of Insulin
 - Answer Tobacco on GI/OE Apps: Yes, if State Allows
 - Height and Weight Chart: Yes
 - MIB/RX Check: Yes
 - PSA Reading: No