



Shenandoah Life Ins. Co.  
PO Box 14558  
Clearwater, FL 33766-4558  
1-855-406-9085

- New Business Fax: 855-414-1098
- AM Best Rating: NR
- E&O: No (says it is required on contract but is not)
- Plans Offered: A,F,G,N
- Resident Appointment Fees: No
- Non Resident Appointment Fees: No
- Just In Time: Yes
- Household Discount: (5-10%, varies by state)
- 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: 12 Months (1% Interest per Month)
- Commissions:
  - o Split Commissions on App: No
  - o Part B Commissionable: \$200
  - o Advanced: Weekly
  - o As-Earned: Monthly
  - o GI: \$25
  - o 80+: 50% Reduction
- Rate Guarantee: 12 Month
- 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 AZ,DE,IN,KS,KY,MI,MN,MS,NE,NJ,NM,NC,OH,OK,SC,VA

Medsup Production Requirements:

- 21%- Street
- Call for Levels above Street

12/2016

CONTACT OUR OFFICE FOR MORE INFORMATION

Office: (800) 299-5567

Fax: (800) 381-8593

marketing@insmg.com

www.insmg.com



- Underwriting:

- Cancer: 2 years
- Heart: 2 Years
- Stroke: 2 Years
- Tobacco: 12 Months
- Hospitalization: Currently or confined 3 or more times in last 2 years
- Diabetics: More than 50 units or Type 2 with co-morbids, HBP or stroke is a decline
- Answer Tobacco on GI/OE Apps: Varies by State
- Height and Weight Chart: Yes
- MIB/RX Check: Yes
- PSA Reading: No

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