

# Easy Life

## Whole Life Agent Product Guide



Personal Life Insurance

– For Agent Use Only –





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## Easy Life Market

Planning for final expenses, covering debts and leaving a legacy are stressful decisions many people avoid. However, making choices about these matters does not have to be difficult. EMC National Life has a simple solution—Easy Life. Many people believe that obtaining life insurance becomes more difficult as they get older. While that may be the case for other insurance products, Easy Life is designed to keep things simple.

Easy Life does not require a medical exam. The process is easy; your client completes a basic online application and, if he or she qualifies, coverage will be swiftly issued. This policy provides a guaranteed death benefit and guaranteed cash values. By selecting a coverage amount that meets your client's planning needs, Easy Life will give your client peace of mind that their obligations have been met.

### It is especially suitable for those:

- Seeking a final expense policy without extensive underwriting requirements
- Desiring permanent coverage
- Requiring some cash value accumulation
- Needing a portable supplement to term life insurance
- Seeking guaranteed level premiums
- Needing insurance to cover college debt, cars and small loans

## The Process

1. The agent submits the simple online application with the applicant's collaboration at EMCNationalLife.com, completing the application process.
2. Information is obtained from prescription records and credit information. The information is submitted for analysis.
3. Underwriting systems analyze the information and if the applicant qualifies for Easy Life, an underwriting class is assigned within minutes.
4. The offer is presented to the agent.

## Easy Life Underwriting Process



### BEGIN APPLICATION

Agent submits online application by visiting EMCNationalLife.com.

01

02



### DATA RETRIEVAL

Information is obtained from various sources and submitted for analysis.

03



### UNDERWRITING ANALYSIS

Information is analyzed and Easy Life underwriting is approved or referred to underwriting. If approved, class and rates are determined.

### OFFER APPROVED

The offer is presented to the agent.



04

# EASY LIFE - WHOLE LIFE INSURANCE

## Policy Form ICC21ELP054/ELP054

### Product Highlights

The policy, the riders and their provisions may vary or be unavailable in some states. Please refer to state specific policy form ICC21ELP054/ELP054 and rider forms ELR246, LP740 and ICC15ELR018/ELR018 for all contractual provisions, benefits and limitations.

#### **GUARANTEES**

- Guaranteed death benefit
- Guaranteed cash values

#### **RATES**

- Male/Female
- Non-Smoker/Smoker

#### **UNDERWRITING CLASSES**

- Preferred Nontobacco
- Standard Plus Nontobacco
- Standard Nontobacco
- Preferred \*Tobacco
- Standard \*Tobacco

\* Defined as smoking one or more cigarettes within the last 12 months.

#### **FACE AMOUNTS**

- Minimum death benefit: \$5,000
- Maximum death benefit: Ages 18-60: \$100,000  
Ages 61-80: \$50,000

#### **ISSUE AGES**

- 18-80 (age last birthday)
- 14 days-age 17 (refer to Agent Guide EMK355 for Youth Whole Life)

#### **ANNUAL POLICY FEE**

- \$25 (commissionable)

#### **ILLUSTRATION**

- A signed illustration is not required.

#### **POLICY LOANS**

Policy loans may be made at any time while the policy is in force. The loan value is the cash value less any previous loan and any unpaid premium for the current policy year. The interest rate on policy loans will be 7.4% per year, payable in advance, compounded annually.

## LIFE INSURANCE REPLACEMENT/EXISTING COVERAGE FORMS (AS OF DEC. 1, 2021)

Numerous states require LP623.L be completed if there is in-force life/annuity coverage. See chart below.

State	External #	Internal #
AL	LP623.L	LP623.L
AK	LP623.L	LP623.L
AZ	LP623.L	LP623.L
AR	LP623.L, EUN011	LP623.L, EUN011
CA	PA6500	PA6500
CO	LP623.L	LP623.L
CT	LP623.L	LP623.L
DC	None	None
FL	INS6521 FL	INS9147
GA	NB6178 GA	NB6178 GA
HI	LP623.L	LP623.L
ID	PA6500	None
IL	PA6501 IL	PA6501 IL
IN	INS6310 IN	INS6310 IN
IA	LP623.L	LP623.L
KS	LP991	LP992
KY	LP623.L	LP623.L
LA	LP623.L	LP623.L
ME	LP623.L	LP623.L
MD	LP623.L	LP623.L
MA	LP608.MA	None
MI	INS6482 INS6483	None
MN	INS9237	None
MS	LP623.L	LP623.L
MO	LP623.L	LP623.L
MT	LP623.L	LP623.L
NE	LP623.L	LP623.L
NV	NB6500 NV	NB6500 NV
NH	LP623.L	LP623.L
NM	LP623.L	LP623.L
NC	LP623.L	LP623.L
ND	None	None
OH	LP623.L	LP623.L
OK	INS6561 OK PA6562 OK	INS6561 OK PA6562 OK
OR	LP623.L	LP623.L
PA	LP608.PA	None
RI	LP623.L	LP623.L
SC	LP623.L	LP623.L
SD	LP623.L	LP623.L
TN	NB7052 TN	None
TX	LP623.L	LP623.L
UT	LP623.L	LP623.L
VT	LP623.L	LP623.L
VA	LP623.L	LP623.L
WA	INS5623 WA	INS5623 WA
WV	LP623.L	LP623.L
WI	LP623.L	LP623.L
WY	EUN042	None

## Riders (available in states where approved)

### SEAT BELT BENEFIT RIDER – LP740

An additional benefit amount will be paid if the company receives satisfactory proof the insured died while driving or riding in a private passenger vehicle in a covered accident. The vehicle must be equipped with seat belt(s) and the seat belt(s) must have been in actual use by the insured at the time of the accident. The additional benefit amount will be 10% of the amount of insurance shown on the policy specification page up to a maximum of \$10,000. This rider is automatically included without charge in states where approved. Not approved in AK, CA, CT, DC, FL, GA, HI, MD, MA, MT, OR, PA, TN, UT, VA and WA.

### TERMINAL ILLNESS RIDER – ICC15ELR018/ELR018

Under the terms of this rider, the company will pay the policyowner up to 75% of the benefit basis, less the same percentage of the policy loan, all discounted for one year using the accelerated death benefit interest rate as of the date we receive written proof from the policyowner. The company will pay upon receipt of due proof that the insured's life expectancy is 12 months or less from the date the acceleration is requested. The benefit basis for the primary insured is defined as the policy death benefit of the policy to which this rider is attached, excluding any increases to the death benefit after the policy issue date; and, the death benefit provided by any additional insured benefit rider covering the primary insured of the policy to which this rider is attached. For any other insureds covered by an additional insured benefit rider of the policy to which this rider is attached, the benefit basis is defined as the death benefit provided by an additional insured benefit rider covering that other insured person. The accelerated benefit is only paid once and is a lump sum. This rider is automatically included without charge in states where approved. Not approved in CA, CT and FL. Have the proposed insured sign and keep the Disclosure Statement ICC15EUN053/EUN053.

### ACCELERATED DEATH BENEFIT RIDER – ELR246

In the event the insured is diagnosed with a terminal illness, the policyowner can receive benefits up to 75% of the face amount. This rider is only available in CA, CT and FL; it is automatically available at no charge in these states.

## Claims

The Claims Department is committed to building trust and confidence with our policyholders and agents through rapid, equitable and courteous claims administration. This is accomplished through a well qualified staff with years of experience in the insurance industry.

### ASSISTANCE TO BENEFICIARIES IN APPLYING FOR DEATH BENEFITS

Please provide the Claims Department notice of death as soon as possible, so we can research the policy file to determine the current beneficiary. Include the full name of the insured, along with the date and cause of death. A letter along with the appropriate claim form will be sent to the beneficiary or representative of the estate.

### CLAIMS WITHIN THE CONTESTABLE PERIOD

The statements made in an application materially affect the company's acceptance of coverage, and if a claim should occur within two years of the effective date, the Claims Department will conduct a full review of medical history. If there has not been full disclosure of material facts, the company may void the contract as of the issue date and refund all premiums paid, placing the insured and the company in the same position as if a policy had never been issued.

When the Claims Department is conducting a medical review, it is important that the policyholder or beneficiary complete medical history at time of claim. Delays in obtaining medical information normally occurs with the medical provider, so it is important that we know of all medical providers at the onset of the claims process and not learn of additional providers as records are received and reviewed.

The Claims Department is happy to assist agents with questions regarding how benefits are administered or how to submit a claim.

You can trust EMC National Life Company to deliver claims management that builds value with our policyholders. Please contact us at 800-232-5818 if we can be of any assistance.



# Easy Life

Your Legacy. Well Planned.



Affordable  
Protection for  
Long-Term  
Needs:

**Final expenses**

**Lifetime protection**  
*(if all premiums are paid)*

**Builds cash value that  
can be used as an  
emergency fund**

**Options for the future**  
*(surrender value or  
reduced paid-up  
insurance)*

## The Power of Peace of Mind

Planning for final expenses, covering debts and leaving a legacy are stressful decisions many people avoid. However, making choices about these matters does not have to be difficult.

EMC National Life has a simple solution—Easy Life. You may believe that obtaining life insurance becomes more difficult as you get older. While that may be the case for other insurance products, Easy Life is designed to keep things simple.

Easy Life does not require a medical exam. The process is easy; you complete a basic application and, if you qualify, coverage is swiftly issued. This policy provides a guaranteed death benefit and guaranteed cash values. By selecting a coverage amount that meets your planning needs, Easy Life will give you peace of mind that your obligations have been met.

## Policy Highlights:

- No medical exams
- Simplified underwriting
- Short form application
- Issue ages 18-80
- Face amounts from \$5,000 - \$100,000\*
- Guaranteed cash values, level death benefit and level premiums
- Accelerated Death Benefit and Seat Belt Benefit Riders included at no additional cost in states where approved

\*Maximum benefit amount varies by issue age

Easy Life is policy form ICC21ELP054/ELP054. See form for complete details. Form may vary or be unavailable in some states.



PO Box 9202  
Des Moines, IA 50306-9202  
800-232-5818  
EMCNationalLife.com

**COUNT ON EMC TO MAKE LIFE EASY.**

EMK386 (12-21)  
EMC, flag design and Count on EMC Reg. U.S. Pat. & Tm. Off.



All enclosed forms can be viewed and ordered in the Supplies section of the agent website at EMCNationalLife.com. Additional copies can be ordered using the form below. Fax the completed form to 515-237-2288 or email your order to supplies@emcnl.com.

Form numbers can be found on the bottom of each form. Please specify the state(s) for which you are requesting supplies. A complete list of forms approved in your state can be found in the Products section of the agent website.

## EASY LIFE SUPPLY ORDER FORM

Fax completed order form to 515-237-2288 or email supply requests to supplies@emcnl.com

_____	EMK386	Easy Life Consumer Flyer
_____	EMK385	Easy Life Agent Guide
_____		Replacement Form (varies by state)
_____		Informed Consent Form (varies by state)

\_\_\_\_\_ State(s) for which forms are being requested

Name \_\_\_\_\_ Agent

Number \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Zip \_\_\_\_\_

Phone \_\_\_\_\_





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