



Accidental Death and Dismemberment Lead System

This program is designed to provide a low-cost, effective lead system for agents to use in their prospecting and marketing efforts. Agents can give away \$1,000 of AD&D coverage for no-cost, and they can increase the face amount up to \$5,000 for a nominal fee that is paid by the agent.

Product Outline

- AD&D coverage available at NO COST to the employer or individual
- Available in amounts ranging from \$1,000 to \$5,000
- Simple one page application process (NO UNDERWRITING)
- Issue ages 18-85
- Coverage lasts for one year and can be renewed with completion of a new application

Who Pays for the Coverage?

The agent's account with our company will be charged for the cost of the AD&D coverage, based on the following schedule of **ONE-TIME CHARGES**:

\$1,000 -	no cost
\$2,000 -	\$0.50
\$3,000 -	\$1.00
\$4,000 -	\$1.50
\$5,000 -	\$2.00

The client is not charged any amount.

How Does the Application Process Work?

AD&D policies are issued in the field and not by the Am-Am Home Office.

1. Agent has the applicant complete and sign the application form 9433.
2. The agent enters the application into the online application.
3. Once the application information has been entered, a PDF of the policy is available for viewing/printing from the website.
4. The finished policy is delivered by the agent to the policyholder via email, text or paper.
5. The agent must maintain a copy of the original application for one year.

The company's policy is that (1) life sale must be made for every (4) AD&D policies written. Failure to maintain this ratio could result in the agent's discontinuation of this program.