

# GUARANTEED LIFE INSURANCE OFFER

Insured by American Retirement Life Insurance Company or Loyal American Life Insurance Company

Add additional coverage for your customer and extra commissions for you with our Guaranteed Life Insurance Offer. Cigna Supplemental Benefits will send a certificate with every fully underwritten and issued Med Supp policy on your behalf. Complete, return and get paid. *It's that easy!*



- Guaranteed with every fully underwritten and issued Med Supp
- Full commissions paid\*
- Benefits of \$5,000, \$7,500 or \$10,000
- Accelerated Benefit Terminal Illness Rider (included in the policy)
- No money needs to be returned with the certificate

## PLAN FOR THE SALE

In each product application packet and in **EXPRESS APP**, we will include a separate Marketing HIPAA consent form. By having every applicant and writing agent sign this form, we are able to send a Guaranteed Life Insurance Offer Certificate on your behalf.



**Agents must be AML certified prior to taking the application or the customer signing the certificate.**

Visit AgentView (<http://AgentViewCigna.com>) Training>Basics for AML Certification info.

## HOW TO SELL

### Get the Offer

1

Your customer will receive the certificate with their Medicare Supplement policy. This is a great way to start a discussion about the Guaranteed Life Insurance Offer.

### Follow Up

2

Whether you call to confirm or personally deliver the policy, make sure you answer any questions and go over the Guaranteed Life Insurance Offer Certificate.

### Get Paid

3

Once the customer has completed and returned the certificate, you will receive full commissions for the sale\*!

\*To receive full commissions you must be AML certified.

## USE THE CERTIFICATE

Each certificate will have premiums shown for \$5,000, \$7,500 and \$10,000 of coverage and will be billed in the same method as the customer's Med Supp policy. Contact each customer (whether by phone or by appointment) and ensure they received their policy, answer any questions they may have and then go over the Guaranteed Life Insurance Offer Certificate. Complete and return in the postage-paid envelope or fax to 877-704-8186.

**Please Note:** The Guaranteed Life Insurance Offer Certificate is good for 30 days from the time of the Med Supp issue/print date. Whether initiated by the agent or the policyholder, the certificate must be completed and returned to us within 30 days to be eligible for guaranteed issue.

**GO YOU®**

