

# Great News to Enhance Final Expense Sales

Effective **Monday, April 19**, we will allow the sale of our **Golden Solution and Family Solution Whole Life** product with premium payments to be made via **Credit/Debit cards!!**

The premium rates did not change; however to accommodate Credit Card sales it was necessary to make a modest adjustment to the modal factors on these products. For example, the modal factor applied towards all monthly premium payments (including bank draft) will be changing from “.087” to “.088”. All applications for Golden Solution and Family Solution dated/signed April 19 or later, will reflect the use of the new modal factors.

The sales materials (Agent Guides and Quoting Sheets) reflecting the new modal factors will be available on the company websites\* beginning April 14.

For applications which premium payments will be made via Credit Card, all you need to do is complete the **Credit Card Authorization Form # 9863** and follow the steps below:

## CREDIT CARD PROCEDURES\*\*

### Acceptable Card Types:

- 1) Credit Cards - Visa or MasterCard
- 2) Debit Cards - Visa or MasterCard LOGO only (Including Direct Express)

### Charge for First Premium Once Policy is Approved:

Complete the Credit Card Authorization (Form No. 9863) and send it in with the application. Please specify a Requested Charge Date, if one is desired. Charges cannot (a) occur more than 30 days in advance of the application date, (b) cannot be on the 29th, 30th or 31st of the month or (c) more than 10 days into the grace period. On the life application, please check the “Other” box in the mode of payment section and write in “Credit Card” or “Debit Card”.

### Immediate Charge for Cash with Application (CWA):

- 1) In order for the company to charge for the 1st premium upon receipt of the application, please have the applicant sign & date the section at the bottom of the Credit Card Authorization entitled - **“COMPLETE THIS SECTION TO IMMEDIATELY CHARGE PAYMENT”**.
- 2) When the application is approved, the premium will be applied to the policy.

\* The Credit Card Authorization form and updated sales materials can be found on our company websites under the “Order Supply” tab.

\*\* This announcement applies to the Golden Solution & Family Solution products only.