

# Important Change to Simplified Issue Term Products!!

Effective with applications dated **Monday, June 7th** and later, we will allow the sale of our **Home Protector and Easy Term** products with premium payments to be made via **Credit/Debit cards!!**

To accommodate Credit Card sales it was necessary to make an adjustment to the modal factors on these products.

**Home Protector monthly modal factor has changed  
from .087 to .088**

**Easy Term monthly modal factor has changed  
from .093 to .094**

All applications for Home Protector and Easy Term dated June 7th or later will reflect the use of the new modal factors.

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**Revised sales materials (Agent Guides and Quoting Sheets) reflecting the new modal factors are available to order now from the company websites, or by contacting the Supply Department at [supplies@aatx.com](mailto:supplies@aatx.com) or ext. 3366**

You must complete the **Credit Card Authorization Form # 9863** and submit it along with the application for premium payments to be made via Credit/Debit card.