

# MONTHLY SPOTLIGHT

June 2017



Global Atlantic Financial Group is one of the fastest growing companies in the life insurance industry and has strong financial ratings from the major rating agencies. A- AM Best, A- Standard & Poor, A3 Moody's.

## UNDERWRITING NICHES

### Direct Contact with Underwriting Team

#### GA Credits Program

- o Potential to reduce up to 3 tables
- o Available through age 80 and up to table 8
- o No face amount limits

#### GA Fast Lane Underwriting

- o Simple telephone interview
- o No blood or exams
- o Must be St NT case or better
- o Up to \$1M age 18-50, \$500k age 51-55, \$250k age 56-60

#### GA Foreign National Program

- o Age 25-75
- o \$500k minimum issue
- o Term or permanent

#### GA External Term Exchange Program

- o Take external carriers term policies and convert to any permanent products with no underwriting as long as meets requirements

## SALES OPPORTUNITIES

### Increased Participation Strategy

- o Available on all IUL products
- o 200% participation on rate guaranteed

### Lifetime Foundation

- o Great alternative to NLG/GUL
- o Lower premiums and higher targets

### Strong/Competitive Premium Finance Guidelines and Designs

## PRODUCT/RIDER FEATURES

### Lifetime Builder

- o Competitive cash accumulation product

### Survivorship Builder

- o Best priced indexed second to die on the market

### COLI Product

- o First of its kind
- o Benefit Builder

For more information, please contact your brokerage manager.

