



VALUE 20 LIFE

PREMIUM ASSOCIATION BENEFITS

- **Question:** - Have clients or prospects with troublesome issues seeking to secure Life Insurance coverage and NO affordable options to offer them?

If the answer is YES – we have a solution to fit their needs and budget

The *Value 20 Life* Membership plan includes \$20,000 Term Life Insurance/ \$20,000 Accidental Death & Dismemberment Insurance.

Available to individuals between the age of 18 - 74.

- \$10,000 Term Life/\$10,000 AD&D for spouse and \$5,000 Term Life/ \$5,000 AD&D for dependent children also available (*if enrolled in the family membership*).
- Monthly costs for this membership option are age banded and provide an economical way to address personal life insurance coverage / needs.
- Reduction to \$10K at age 75 - \$10K coverage remains in force
- To qualify, covered Individual / spouse or dependent cannot be diagnosed as terminally ill, confined to a hospital, hospice facility or assisted living facility and be able to work a minimum of 20 hours per week.
- Current Employment not required – low affordable monthly cost
- Life Insurance benefits included in the EMA Membership plans are underwritten by an AM Best” A” Rated Insurance Company.
- Online - enrollment system / website provided to all contracted agents



Contact – National Marketing Office @ 1-800-319-3041

This Group Term Life policy has exclusions and limitations. Applicable to policy number G002541900 issued to the Emergency Management Association by an AM Best “A” rated carrier. Membership / Coverage option not be available in all states. This informational outline is agent informational purposes not to be used as solicitation / marketing / sales brochure. See policy coverage certificate or agency sales website for complete details.