

## Quick Reference

### Financial Strength

- ~ 154 years in the business
- ~ A- financial strength rating with a positive outlook from KBRA
- ~ Debt free society
- ~ Risk Based Capital Ratio over 1100%
- ~ 96%+ Policy Persistency Rates

### Underwriting

- ~ Direct access to underwriting
- ~ Actual age underwriting
- ~ Credit/Debit system empowers underwriters to look at the whole picture
- ~ Up to Table 4 Table Shave on SPWL under \$100,000

### Ease of Business

- ~ Electronic Applications
- ~ Real policy folders to deliver
- ~ Producer Hub allows access to pending business status
- ~ Concierge monitoring of business
- ~ Spanish bilingual support [Spanish hotline, translated materials including policies]

### Whole Life Strong Points

- ~ Guaranteed level premiums and death benefit
- ~ 3 participating plans (Single Pay, 20-Pay & Traditional Pay)
- ~ 154-year history of dividend payments
- ~ Non-Direct Recognition on loans
- ~ Value Life: low-cost non-par option

### Juvenile Options

- ~ Juvenile Purchase Option automatically included on permanent plans for ages 0-15
- ~ Add on Guaranteed Insurability Options (\$15k-\$50k) to exercise 6 times in the future via age or life event triggers

### Level Term Plans

- ~ 10-, 20-, and 30-Year Plans
- ~ Convertible for the entire term period up to age 75
- ~ Convertible to any currently sold permanent product
- ~ Custom term ladder strategies
- ~ Applicants may qualify for fluidless underwriting
- ~ \$50,000 minimum
- ~ Includes a Living Benefit Rider (Terminal, Critical, and Chronic Illness acceleration options)

### Term Riders

- ~ 10-, 20-, and 30-Year Riders
- ~ Available on all term and permanent plans, excluding SPWL
- ~ Convertible for the entire term period up to age 75
- ~ Convertible to any currently sold permanent product
- ~ Create customized combinations

### Final Expense

- ~ Guaranteed Issue Whole Life available for ages 50-80 and amounts of \$10k, \$15k, \$20k, and \$25k—extremely competitive rates!
- ~ Low-cost Value Life excellent for \$15k-\$25k options
- ~ Up to Table 4 Table Shave on SPWL under \$100,000

### Incentives

- ~ Annual leader's conferences with exceptional destinations!
- ~ Motivating and obtainable bonus opportunities
- ~ Competitive commissions



## Key Contacts

### Sales Support Line

888-927-2547, Option 3  
Sales@CFL.org

### IT Service Desk

414-278-6662  
Service.Desk@CFL.org

### Member Services

800-927-2547  
Service@CFL.org

### Physical Mailing Address

1100 W. Wells St.  
Milwaukee, WI 53233

### New Business Processing & Underwriting

414-278-6476  
newbusinessprocessing.generalmail@CFL.org  
Fax: (414) 223-3201

### Underwriting Case Prescreening

Kurt Vlach	Robert Harvey
414-278-6482	414-278-6480
Kurt.Vlach@CFL.org	Robert.Harvey@CFL.org

### Claims

800-927-2547  
claims\_general\_mail@CFL.org

### PO Box

PO Box 3211  
Milwaukee, WI 53201

**Who qualifies for membership:** applicants must be Catholic or affirm our mission of *Serving God through serving others, providing financial security, and enhancing quality of life.*

**Submitting Paper Applications:** Send to New Business via e-mail, fax, or mail (see above)

**Applicants needing to complete Part 2 Phone Interviews should call:** 877-349-9321

**Preferred Paramed Providers:** APPS/Portamedic and Exam One

**Licensed States:** AZ, AR, CO, CT, FL, IL, IN, IA, KS, LA, MD, MA, ME, MI, MN, MO, NE, NH, NM, ND, OH, OK, OR, PA, RI, SD, TN, TX, VT, WA, WI, & WV

**Broker Hub:** <https://catholicfinanciallife.sharepoint.com/sites/brokers>

- Rates, Paper Applications, Marketing, Annuity E-App, Product Info

**Conventus iGo/iPipeline:** <https://conventusnow.sharepoint.com/sites/igoonbehalfof-prd/>

- Life Insurance Illustrations/E-App via iGO/iPipeline

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**Catholic Financial Life Brokerage has one goal:** to be the preferred carrier for Independent Insurance Agents who value service and a powerful mission.

### Our strategy is simple:

- ~ Provide unbeatable, personalized service,
- ~ Offer competitive, relevant products, and
- ~ Embody a unique value proposition

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