



Fast & Easy Life Insurance Options

Choose the process that works best for each opportunity...

Quick Life Solutions

Elite Brokerage



Quote & Drop a Ticket



Smart Start Life



Use When You Need...	Traditional Brokerage Services	Tele-App for Term Life	Sales Assistance for Referrals
Available Products	<ul style="list-style-type: none"> • Term (ART, 10, 15, 20, 25, 30, 35; ROP 20, 30) • Permanent (UL, GUL, IUL, Hybrid, Whole Life) • Final Expense / Guaranteed Issue Whole Life • Disability Income (Individual – Short-term, Long-term) • Long-Term Care (Traditional & Hybrid) • Accidental Death (Guaranteed Issue) • Critical Illness (Simplified Issue & Fully Underwritten) • Fixed & Indexed Annuities 	Term (ART, 10, 15, 20, 25, 30, 35; ROP 20, 30)	<ul style="list-style-type: none"> • Term (ART, 10, 15, 20, 25, 30, 35; ROP 20, 30) • Permanent (UL, GUL, IUL, Hybrid, Whole Life) • Final Expense / Guaranteed Issue Whole Life • Disability Income (Individual – Short-term, Long-term) • Long-Term Care (Traditional & Hybrid) • Accidental Death (Guaranteed Issue) • Critical Illness (Simplified Issue & Fully Underwritten) • Fixed & Indexed Annuities
Number of Carriers	100+	10+	100+
Available States	All States, DC & Puerto Rico	All States & DC	All States & DC
Agent Compensation	\$\$\$\$\$	\$\$\$\$	\$\$\$

Sales Process Responsibilities

★ = Smart Choice Agent
 e = Quick Life

Identify Opportunity	★	★	★
Pre-Sales Support	e	e	e
Make Sale	★	★	e
Take Application	★	e	e
Process Case with Carrier	e	e	e
Chase Outstanding Requirements	★	e	e
Deliver Policy	★	★ or e	e

CALL

800.286.7842 x4

CLICK

smartchoicequicklife.net

EMAIL

smartstartlife@insureNOWdirect.com

Smart Start Life


Send Us a Referral, We Take It From There

Need a product specialist? Too busy? Case too small or complicated? Your licensed Smart Start Life team is ready to **make sales on your behalf** for life, long term care, disability income insurance, and fixed annuity opportunities.

WHAT YOU DO

1

Submit a Referral...and Let Us Do the Rest




WHAT YOU GET

1

Updates

2


Compensation

Your Smart Start Life team keeps you informed with status updates. Once the policy is placed in force, you will receive **full compensation on half the premium of the placed case commissions**, payable in accordance with your existing compensation level reflected in Crump's systems on a single-case basis when you are licensed in the state of sale.

WHAT WE DO


1

Conduct Needs Analysis




2

Select Suitable Product




3

Make the Sale




4

Take the Application




5

Coordinate Paramedical Exam




6

Obtain Outstanding Requirements




7

Deliver the Policy



8

Pay Commissions



OPTIONS TO GET STARTED

SUBMIT ONLINE

smartchoiceagents.com
 or
 smartchoicequicklife.net

CONTACT US

smartstartlife@insureNOWdirect.com
 888.981.5715

CARRIER**AIG / AMERICAN GENERAL**

Select-A-Term 20 - 30	70.00
Select-A-Term 19	69.00
Select-A-Term 18	68.00
Select-A-Term 17	67.00
Select-A-Term 16	66.00
Select-A-Term 15	65.00
Select-A-Term 10	45.00
Return of Premium (ROP) 30, 20, & 15	70.00
Secure Lifetime GUL to 121	60.00

ANICO

Signature Term 10 Yr	80.00
Signature Term 15 Yr	85.00
Signature Term 20 Yr	90.00
Signature Term 30 Yr	90.00
Executive UL	80.00

ASSURITY

Non Med 350 10 Yr	75.00
350 Plus 10Yr	70.00
Non Med 350 15 Yr	85.00
350 Plus 15Yr	75.00
Non Med 350 20 & 30 Yr	95.00
350 Plus 20 & 30Yr	85.00
Simplified Whole Life	80.00

ACCORDIA / AVIVA

Term 10yr	50.00
Term 20yr and 30yr	70.00
Advantage Builder Series IV Index UL/GUL Solution Series III	70.00

AXA

Term 10yr	65.00
Term 15yr	75.00
Term 20yr	85.00
UL	
IUL	

BANNER LIFE (LEGAL AND GENERAL)

OPTerm 10	55.00
OpTerm 15	65.00
OpTerm 20	70.00
OpTerm 30	70.00
Life Step UL	50.00

GERBER

Grow Up Plan <\$24,999 FA	45.00
Grow Up Plan >\$24,999 FA	55.00
Guaranteed Life	60.00
College Plan Maturity 10-15 yrs	10.00
College Plan Maturity 16-20 yrs	18.00

JOHN HANCOCK

JHUSA Term 10	70.00
JHUSA Term 15	70.00
JHUSA Term 20	70.00
JHUSA Survivorship	70.00
Protection UL	70.00

LINCOLN NATIONAL

LifeElement 10	70.00
LifeElement 15	75.00
LifeElement 20	85.00
LifeElement 30	85.00
Lincoln LifeGuarantee SM UL	70.40

NORTH AMERICAN

10 Yr Term	70.00
15 Yr Term	75.00
20 Yr Term	95.00
30 Yr Term	100.00
UL / IUL	95.00

PRINCIPAL

Term 10yr	55.00
Term 15yr	55.00
Term 20yr	55.00
Term 30yr	55.00
UL Protector IV	50.00

PROTECTIVE BROKERAGE

Custom Choice 10	60.00
Custom Choice 15	65.00
Custom Choice 20	70.00
Custom Choice 25	70.00
Custom Choice 30	70.00
Custom Choice UL	70.00

PRUDENTIAL

Term Essential 10	75.00
Term Essential 15	75.00
Term Essential 20	75.00
Term Essential 30	75.00
Return of Premium 15	75.00
Return of Premium 20	75.00
Return of Premium 30	75.00
Universal Life	80.00
Universal Life Survivorship	80.00

SYMETRA

Term 10 & 15yr	70.00
Term 20 & 30yr	85.00
UL	70.00

TRANSAMERICA

Heaped	
TrendSetter Super YRT	60.00
TrendSetter Super 10	65.00
Trendsetter LB 10	70.00
TrendSetter Super 15	70.00
Trendsetter LB 15	75.00
TrendSetter Super 20, 25, 30	75.00
TrendSetter LB 20, 25, 30	75.00
Easy Solution	55.00
10 Pay Solution	55.00
Final Expense	55.00

UNITED OF OMAHA / MUTUAL OF OMAHA

Term 10	60.00
Term 15	70.00
Term 20	80.00
Term 30	80.00
Term Life Express	100.00
UL	60.00
Whole Life Express 0-75	95.00
Whole Life Express 76+	90.00

LIFE INSURANCE PORTAL

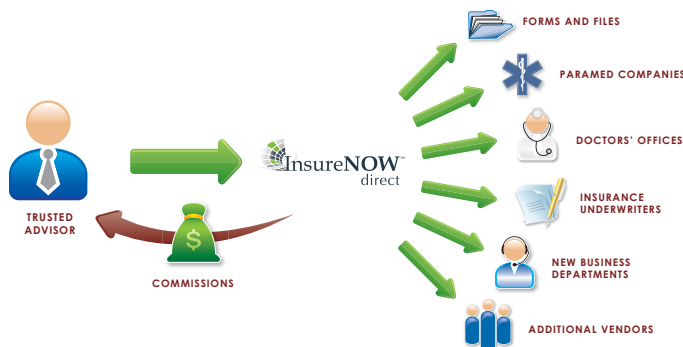


Your integrated solution for advisor, consumer and mobile app services for your life insurance program needs. A one-stop-shop that makes life, long term care, disability insurance and fixed annuity sales fast and easy.

HOW IT WORKS

Talk to your clients about the benefits of life insurance; then log on to your agency's portal.

Online, conduct a needs analysis and input some basic information about your client to view a list of competitively priced rates from top-rated, national insurance companies. Once an application is submitted, all the back-end administrative work takes place at InsureNOW Direct. The paramed and outstanding requirements, case management, underwriter communication and policy delivery is completed with our team of specialists. Once the policy is placed in force, you get paid!



At the Intersection of
Service and Technology

SmartChoiceQuickLife.net

Smart★Choice®
Quick Life
powered by InsureNOW Direct