

# Legal Disclaimers

## Website Requirements

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### Important Notice About How We Are Compensated

To ensure that you, our valued customer, have all the information you need before you purchase an insurance plan from us, we are providing you with the following information about the cost of our services and how we are compensated.

Our services are provided at no extra cost to you. This means that you will not have to pay any fee to us to get information, receive a quote or apply for a policy through our agency.

We are paid by the carrier we represent. If you apply for an insurance plan through our agency and are approved, you'll pay the premium to your chosen carrier, and you'll pay nothing to us. Our compensation comes from the carriers in the form of commissions, bonuses, and occasional incentives, such as travel. These compensation arrangements are standard in the insurance industry.

We are paid a commission by the carriers for each customer that applies for a plan through our company and obtains coverage. Our commission is usually a percentage of the premium paid by the customer to the carrier. Some of the carriers we represent also award trips or other prizes to our company based on the number of customers who purchase their insurance plans through us. We never recommend plans based on the compensation we receive from a carrier and we do not allow insurance companies to pay fees to improve their placement on our comparative quote engine whether you access our plans through our website or by calling us directly.

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## General Information

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**New Incontestability Period** - Replacing an existing life or health policy for another will normally create a new two-year Incontestability period. This is a period of time the insurance company has to reevaluate the issuance of the policy at claim time. Possible revocation of the policy is possible if information is discovered that was not reported on the application. Please refer to your policy for the exact explanation

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**Highlighting** - colored highlighting on any carrier presentation or brochure has been done by Chris D Callen, Insurance Agent and not the carrier itself. Highlighting is only provided to allow for quick viewing of important parts of the document.

**Replacing Existing Policies** - you never want to replace existing policies for one's will recommend until the new policy has been paid and all delivery requirements submitted. Once you receive your new policy you will be able to cancel a policy for which the new policy was intended to replace.

**Quoting Age** - many carriers assume your age at the nearest to your birthday. Therefore quotations may reflect an age older than you are. In many cases it takes 3 to 4 months to issue a policy. If done on a COD basis the age at time of approval will be used. Therefore many times we will quote a policy with a one year older age than current if we think a policy issue date will be at that age.

**Saving Age**- this is a procedure we typically use that a policy has been issued within 3 to 4 months of age change. We will request to back date the policy to the nearest birthday. This captures the lower premium based on the younger age. Although back payment will be necessary for the months in arrears we only recommend this if it makes sense on future savings for the duration of policy.

**Surrendering Whole Life Policies**- check with current carrier to obtain policy values before and after policy anniversary date. You must then decide if it is better to surrender the policy before the increase in cash values are applied for the new year, or after. Also be aware that it may be possible to Reduce Paid Up your policy to avoid surrender. The company will simply reduce the death benefit amount equal to what premiums have been paid that would equal a paid up policy. Note that Universal Life policies may be surrendered at any time as values are applied monthly and not annually.

**Waiver of Premium** - it is our procedure *not to quote Waiver of Premium* on term life policies if the client has adequate personal disability income insurance. If this is something you feel is important let us know and we will give you a rate to add this option. Waiver of premium option allows the company to pay the premium as long as the client is totally disabled by definition of the policy. The definition is usually very strict.

**Quotation Rating**- we attempt to pre-shop your policy based on your particular health and lifestyle. We use the rate that is most likely to be given based on these characteristics. We quote worst-case hoping for a better premium then shown if there are medical or lifestyle issues that would be issued other than the best rating.i