

# Life Dispatch

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December 15, 2005

Chase Insurance is excited to announce ChaseTerm, a new level term product available for sale on January 2, 2006. This product will replace the Certain-T product in states where ChaseTerm is approved. Please see the transition guidelines outlined below for more details.

## Benefits of selling ChaseTerm:

- Increased Commission-  
1<sup>st</sup> year commissions have been increased by 10%
- Additional Riders (subject to state availability)-  
Term Income Rider  
Accidental Death Benefit Rider  
Disability Income Rider - Accident Only
- Relaxed Non-Tobacco Guidelines-  
Select and Standard rate classes require only 12 months tobacco-free
- Relaxed Underwriting Requirements-  
No EKG's until age 51  
No MD exams until \$5,000,000
- Additional Payment Options-  
Credit Card will now be accepted for ongoing payments
- This product will be available through the TeleLife<sup>®</sup> process

## Product Materials:

For your convenience, we have developed sales materials to help transition you to this new product. The following information is attached:

- ChaseTerm Product Features Sheet
- ChaseTerm Rate Book
- Underwriting Rate Class Profiles Guide

## Product Transition Guidelines:

ChaseTerm will be available for sale January 2, 2006. In states where approved, ChaseTerm should be offered in place of Certain-T.

Certain-T applications will continue to be accepted:

- If signed by January 31st and received in the home office by February 15th
- In states where ChaseTerm is not yet approved

The Super-T product will no longer be available for sale as of January 2, 2006.

## Application Forms:

There are no changes to the existing application forms or supplements for this product.

## **EZ-App**

EZ-App will be available for the new ChaseTerm product beginning January 16, 2006. Until that time, the default product will be Certain-T.

## **State Approvals:**

ChaseTerm is currently approved for sale in all states **except:**  
FL, MD, MA, NJ, NY, OR and WA

Please see the State Approvals section of StarLink for updated product and rider approvals prior to sale.

## **Illustration Edge Software**

A new version of Illustration Edge will be available for download from StarLink by December 26th.

**IMPORTANT NOTE:** Installing this version of the software will remove the Certain-T and Super-T products from your system. In order to continue to quote Certain-T, in states where ChaseTerm is not approved (FL, MD, MA, NJ, NY, OR and WA), you may download the TermLite® software available on StarLink or contact Sales Support at 800-442-5433.

## **Supply Ordering:**

We will begin accepting orders for the following materials on December 19th. Consumer marketing pieces will be available for order beginning January 3rd. The Illustration Edge will be available to order through your General Agent beginning January 16th.

<b>Description</b>	<b>Item Number</b>
ChaseTerm Product Features Sheet	3712-LB-05
ChaseTerm Rate Book	3713-LB-05
Underwriting Rate Class Profiles Guide	3710-LB-05

Note: All materials referencing Certain-T or Super-T will need to be destroyed. Please watch for a Chase Insurance Dispatch outlining affected item numbers and timeframes.

## **StarLink:**

ChaseTerm product information is available for download from StarLink.

If you have questions please contact your Sales VP or call Chase Insurance Sales Support at 800-442-5433.