

Claim your future.



The Bankers Fidelity Story



Bankers  Fidelity[®]

Life Insurance Company

The Strength of Experience

Bankers Fidelity

- Located in Atlanta, Georgia
- An Industry Leader Since 1955
- A Subsidiary of Atlantic American Corporation:
 - Bankers Fidelity Life
 - Bankers Fidelity Assurance
 - American Southern
 - xCalibre Benefits
- Currently licensed in 46 states and the District of Columbia
- A.M. Best Rating of A- (Excellent)



"EXCELLENT"



Experience

In the Senior Market

- SINCE 1983** ▶ Over **30** years in Medicare Supplement
- SINCE 1971** ▶ Over **42** years in the Simplified Issue, Final Expense
- SINCE 1987** ▶ Over **26** years in the Extended Care, Nursing Facility





Technology

E-contracting / E- Application



Marketing

App2Reward / App2Lead / Sales Support



Product

Diverse Portfolio / Competitive Pricing



Incentives

App2Reward / Conventions / F1 /



Training

Online University / Custom Webinars / CE Discount



Product Portfolio

Bankers Fidelity is a recognized leader with 60 years of experience in the senior market and is licensed in 46 states. We're proud to have:

- Been in business since 1955 with decades of experience in Medicare Supplement, Final Expense, and Short Term Care policies
- An A.M. Best rating of A- (Excellent)
- Been rated 4.7 out of 5 by our customers for claims, service, and value of products
- A reputation for fast claims payment that sets us apart from other carriers, and phone calls are always answered by a real person
- Stable long-term pricing

In addition to a diverse product portfolio, we offer:

- An innovative App2Lead referral exchange program
- Electronic enrollment tools and e-Apps
- Immediate vested contracts
- Agent onboarding and BOLT™ Training
- Accessible home office support
- Top-of-the-line incentives and annual conferences

What customers are saying:

"I bought a Plan F and have been very pleased. I had an unexpected injury this year and was so relieved to know all my Medicare coverage charges were covered in full. Great peace of mind!"
—Connie, Monroe, NC

"Bankers Fidelity has been there when I needed them, every step of the way. Thank you!"
—Pav, Houston, TX

B MKT BR 3270 2015 ALL PRODUCT

SENIOR PRODUCTS

Setting The Standard in Senior Protection

Bankers Fidelity Life Insurance Company® has been serving the senior marketplace since 1955. Our sound financial position, coupled with a client-focused philosophy, make us a leading insurance provider. Our Medicare Supplement, Hospital Indemnity, Accident, Critical Illness, Cancer, Short-Term Care, Disability, Level Term and Whole Life products combine to provide complete coverage.

Medicare Supplement

B 21092 or B 21492

- Preferred and Standard
- Issue age and attained age plans available
- Policy holders may see any doctor or provider who accepts Medicare
- Covers health care needs anywhere in the country
- Immediate coverage
- Policies are Guaranteed Renewable for life, as long as premiums are paid on time
- 30-Day Free Look: Policyowners may return their policy within the first 30 days for a full refund of the premiums paid
- Plans available vary by state
- Combination sales opportunities

Level Whole Life

B 20801

Issue ages: 0-85

Permanent life insurance with cash value build-up

- Face amounts from \$5,000 to \$50,000
- Flexible options such as Waiver of Premium, Accidental Death Benefit and Children's Insurance Rider
- Guaranteed cash values to provide retirement income; as collateral for a loan; or for use in estate planning

Single Premium Whole Life

B 20801*

Available ages: 0-80

A wealth transfer alternative

- An excellent way to efficiently transfer wealth
- Avoid the probate process and pass assets to a named beneficiary income tax free*
- Ensure the beneficiary a guaranteed death benefit
- Limited underwriting on lower face amounts
- *Consult a tax advisor

Short-Term Care

B 9305

Issue ages: 18-85

An affordable alternative to Long-Term nursing facility care

- Daily Benefit Amounts of \$20**-\$300
- Elimination period: 20 days**
- Benefit periods: 180 days or 360 days
- No prior hospitalization required
- Full restoration of benefits***
- *Minimum \$30 in Georgia
- **30 days in Tennessee
- ***Not available in DE; limited availability in NM and PA

Level Term Life

B 20601

Issue ages: 18-65

Solid, level protection to maximize coverage for a specific period

- Issue amounts from \$25,000 to \$250,000
- May be converted to a Whole Life policy of equal or lesser face amount to age 70
- Standard and Preferred policies include: Accelerated Death Benefit Rider and Waiver of Premium for Hospital or Nursing Home Confinement

SENIOR PRODUCTS

Senior Security® Final Expense

B 20801* B 20802*

Issue ages: 45-85

Preferred, Standard, and Graded Death Benefit Whole Life Products

- Immediate protection
- Issue amounts from \$3,000 to \$50,000
- Lower, preferred rates for healthy seniors
- Standard and Preferred policies include: Accelerated Death Benefit Rider and Waiver of Premium for Hospital or Nursing Home Confinement

Senior Security® Final Expense E100

B 20801* B 20802*

Issue ages: 45-85

Whole Life with Endowment at Age 100—designed to reward healthy, active seniors

- Competitive premium
- Simplified issue with yes/no questions
- Issue amounts from \$3,000 to \$50,000, depending on age
- Accelerated Death Benefit Rider
- Waiver of Premium for Hospital or Nursing Home Confinement

INCOME REPLACEMENT

Dual Disability®

B 20702*

Issue ages: 18-64

Disability Income or nursing home coverage. Choose the benefit you need when you need it

- One- or two-year disability benefit periods
- 30-day elimination period
- Before age 67 or retirement, choose either monthly disability benefits or daily nursing home benefits
- After age 67 or retirement, converts to Nursing Home Plan with double benefits

Short-Term Disability

B 21409

Issue ages: 18-69

Income replacement plan providing benefits upon total disability

- Elimination period: options from 14 to 180 days
- Benefit Period: 3, 6, 12, 18, or 24 months
- Waiver of Premium Benefit
- Survivor Benefit: 6 months
- Terminal Illness Benefit
- Recurrent Disability Benefit
- Optional, Return to Work, and 24-hr Coverage Riders available

INDIVIDUAL HEALTH

Critical Illness

B 21303

Issue ages: 18-69

Provides fixed benefit amounts payable upon the diagnosis of specific illnesses

- Face amounts: \$5,000 - \$50,000
- Policy is guaranteed renewable to age 70
- Coverage for Cancer, Heart Attack, Stroke, and other critical illnesses

Accident Indemnity

B 21302

Issue ages: 18-69 (Eligible Dependent Children)

Pays fixed amounts for the losses due to a covered accident.

Coverage includes:

- Accidental death and dismemberment
- Ambulance
- Hospital Confinement
- Surgery
- Medical Services and X-Ray
- Family Lodging
- Optional Wellness, Accident Disability, First-Day Confinement and First-Day ICU Confinement Riders available

Cancer Care Solution

B 9401

Issue ages: 18-85

Provides cash benefits to meet cancer expenses. Benefits are available for:

- Daily hospital confinement
- Chemotherapy
- First occurrences
- Inpatient drugs and medicine
- Blood and plasma
- Surgical expenses
- Other miscellaneous benefits
- Optional Health Screening Rider (diagnostic and wellness visits)

Agent Resources:

e-Apps developed to match the paper application. The e-App system ensures that applications are legible and complete, and are automatically entered into our systems for next-day processing. The e-App also includes a quoting tool, the ability to do a face-to-face or telephone application, a DocuSign e-signature process, the ability to discard and start over at any time, and a Saved Application feature that shows you the application's status.

BOLT™ Training is your one-stop resource for training on Bankers Fidelity products and insurance industry topics. BOLT Training houses product and sales training videos, Bankers Fidelity ADDS™ and Underwriting training, personal development opportunities, and discounted CE credits.

The **App2Lead Exchange** rewards you with exclusive Medicare leads for every piece of issued and paid business you submit to us.

(8-15)

B MKT BR 3270 2015 ALL PRODUCT

FOR AGENT USE ONLY

(8-15)



Medicare Supplement

Bankers Fidelity offers a wide variety of Medicare Supplement Plans

- Plans A, F, High Deductible F, G,N and K
- Preferred & Standard Underwriting

Classes

- Attained and Issue Age Policies
- 5%, 7% or 10% Household Discount



Senior Security Series

Final Expense

Preferred

- Death Benefit of up to \$50,000
- Ages 45 - 85
- Low preferred rates for healthy seniors

Standard

- Death Benefit of up to \$35,000
- Ages 45 - 85

Graded Death Benefit

- Death Benefit of up to \$20,000
- Ages 45 - 85
- Full Amount paid for accidental death



Senior Security Series

Final Expense (cont.)

Plan Information

- All Plans Simplified Issue – Yes/No questions
- Preferred - Male/Female and Tobacco/Non-Tobacco rates
- Standard - Male/Female rates
- Graded Death Benefit - Unisex rates
- Two policy riders at **no additional cost** (Preferred & Standard only):
 - 1.) Accelerated Death Benefit
 - 2.) Waiver of Premium
- For Hospital/Nursing Facility Confinement



App2Reward Programs

You choose how you are rewarded for your business. For each piece of issued and paid business from any product line.

^{BOLT} App2Bonus

- Medicare Supplement: \$50 per app
- Other Health: \$30 per app
- Life: \$25 per app

^{BOLT} App2Lead

- 1 Medicare Supplement Lead
- Digital
- Exclusive
- You chose what day & time you redeem



BOLT Training

New Agent Onboarding program

- 5 week training program for new agents
- Product, systems, and sales training

Discounted CE credits available



Technology

ADDS®

Access:

- State specific product information, brochures, forms and applications
- Agent training tools and manuals
- Online ordering of supplies
- Leads
- Commissions & business breakdown
- Agent Bulletins
- Agent contracting forms



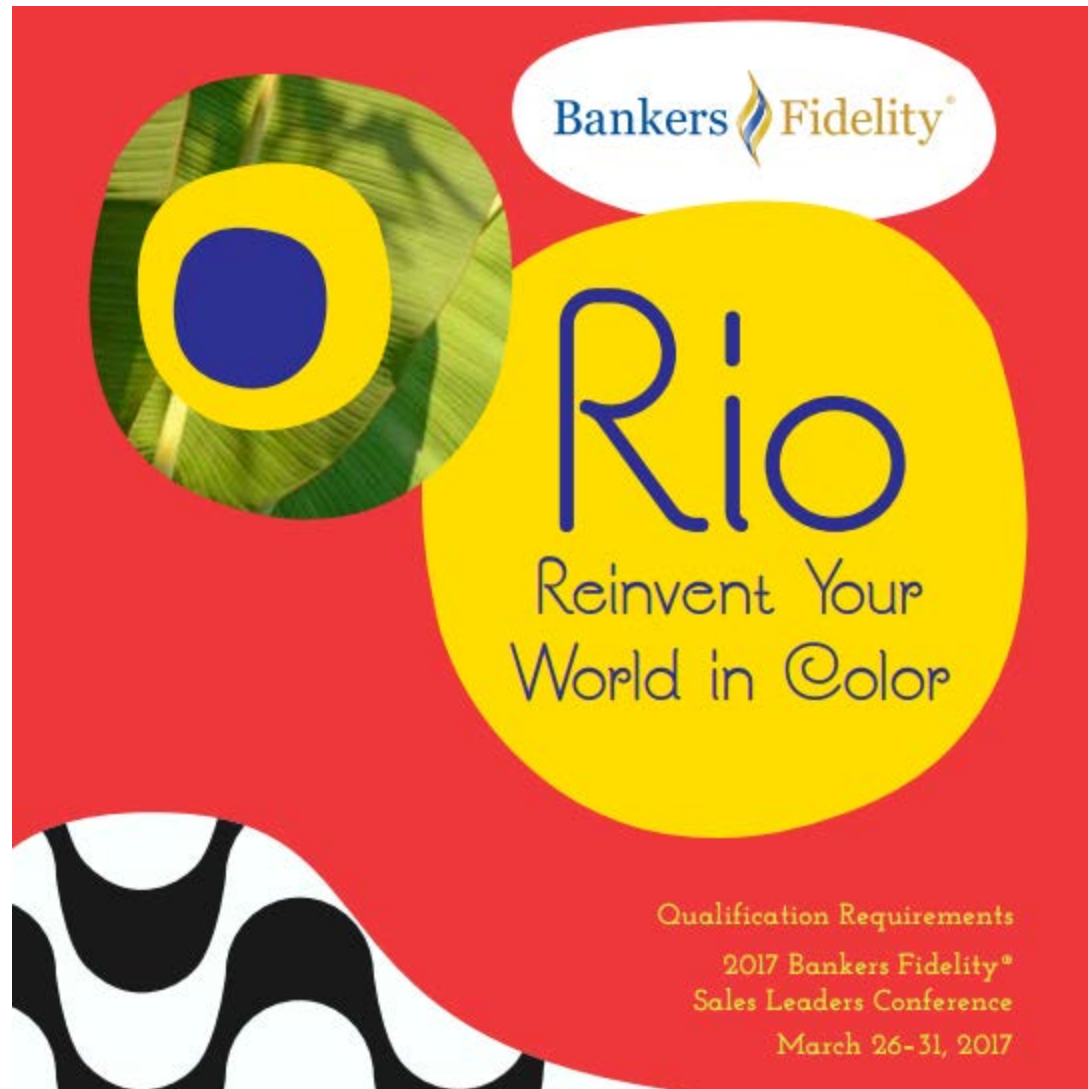
Technology

CSG Quoting Tool

The screenshot displays the Bankers Fidelity dashboard. On the left is a navigation sidebar with the Bankers Fidelity logo at the top. Below the logo are three menu items: "Contact Support" with a globe icon, "Medicare Supplement", and "Final Expense Life". The main content area has a blue header with a hamburger menu icon and the word "DASHBOARD" followed by a dropdown arrow. Below the header, a grey banner says "Welcome back, Bankers Fidelity Agent!". Underneath is a yellow banner labeled "Quoting Tools" with a wrench icon. Two tool cards are shown: "Medicare Supplement" and "Final Expense Life". Each card features a circular icon with a document and a wrench, the tool name, and a yellow "Run Quote" button.



Incentives



Bankers Fidelity®

Rio
Reinvent Your
World in Color

Qualification Requirements
2017 Bankers Fidelity®
Sales Leaders Conference
March 26-31, 2017

The graphic features a red background with a large yellow circle on the right containing the word 'Rio' in blue and 'Reinvent Your World in Color' in black. A smaller yellow circle with a blue center is overlaid on a green leaf image on the left. A black and white wavy pattern is at the bottom left. The Bankers Fidelity logo is in a white oval at the top right.



Incentives

Production Requirement to qualify for Rio

| | |
|-------------------------|--------------|
| Agent | \$ 100,000 |
| GA | \$ 300,000 |
| MGA | \$ 400,000 |
| Partner—RSD | \$ 500,000 |
| Partner—Marketing Group | \$ 1,000,000 |

Contract date between April 1 & June 30, 2016

| | |
|-------------------------|------------|
| Agent | \$ 75,000 |
| GA | \$ 175,000 |
| MGA | \$ 300,000 |
| Partner—RSD | \$ 400,000 |
| Partner—Marketing Group | \$ 750,000 |

Contract date after June 30, 2016

| | |
|-------------------------|------------|
| Agent | \$ 50,000 |
| GA | \$ 150,000 |
| MGA | \$ 200,000 |
| Partner—RSD | \$ 250,000 |
| Partner—Marketing Group | \$ 500,000 |



Prescription Savings & Benefits Program

- Instant savings that average over 22% with savings up to 55% on generic medications at over 60,000 participating pharmacies
- 15% savings on over 70 hearing aid models – 1,200 preferred providers
- Access to online healthcare marketplace and resource center for Arthritis, Breast Cancer, Diabetes, Health and Wellness and more.
- Diabetic testing supplies at little or NO COST



Next Steps

✓ Get Contracted

- Contact your up line for access to Bankers Fidelity's distribution.

✓ Contracting Training

- Attend our series of educational webinars on our products & tools

✓ ADDS Training

- Attend our ADDS webinar on how to access materials, order forms and track your business.

✓ Underwriting Training

- Our greatest asset is our agents and customers. We provide a wide array of products, agent business tools and great service. Work with a partner who is working hard for you



Contact Information

Tidewater Management Group

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