



Focus 10 Life[®] program highlights

Focus 10 Life[®] policies are individual term life insurance policies sold on a non-voluntary, employer-paid basis with guaranteed level premiums for 10 years. The policies are Simplified Issue requiring that each applicant satisfy only one “actively at work” question.

Key Features

- Readily portable upon termination
- Conversion to Permanent Insurance (up to age 75), without proving insurability
- No benefit reductions at older ages
- Plan administration by a dedicated, knowledgeable administrative team

Uses

Policies can be used for Key Person Coverage, Buy/Sell Funding, Fringe Benefits or in combination.

Target Marketing

Talk about this program with companies that have at least 10 employees. All types of businesses are eligible, but covered employees need to be in white-collar occupations and working full time (30 hours per week or more). The following industries tend to be the biggest buyers of Focus 10:

- Law firms – partners, associates and other staff
- Architectural/Engineering firms – professionals and staff
- Healthcare – hospitals and medical practices (radiologists, anesthesiologists, cardiologists, etc.)
- Financial Services – accounting firms, banks, stock brokerage firms, insurance agencies and investment firms
- Service firms – advertising, hotels and casinos, grocery store chains, call center and real estate companies
- Manufacturing – “white-collar” occupations in clothing, pharmaceutical, hardware, personal care and communications companies, etc.