




Colonial Penn Sales Overview

How We Market

- Direct Response TV
- Paid Search
- Direct Mail
- Alternative Media
- Streaming Media



View content for NY Residents

 [Products](#) [Service & Support](#) [Our Company](#) [Search](#) | [1-877-877-8052](#) [Get a Quote](#)


Guaranteed Acceptance Life Insurance

Coverage options starting at \$9.95 a month!

Guaranteed Acceptance Life Insurance without medical exams, health questions or rate increases.

Select Your State [Get a Quote >](#)

[Pricing & Terms](#)



Jonathan Lawson
Insurance Professional & Dedicated Employee

The complex block is a screenshot of a website advertisement for Colonial Penn. It features a navigation bar with the company logo, menu items for Products, Service & Support, and Our Company, along with search and contact information. The main content area highlights a "Guaranteed Acceptance Life Insurance" offer with a headline "Coverage options starting at \$9.95 a month!". Below the headline is a sub-headline and a paragraph of text. A form allows users to "Select Your State" and click "Get a Quote". A link for "Pricing & Terms" is also present. On the right side, there is a photograph of Jonathan Lawson, an insurance professional, standing in front of a building with American flags.

How We Sell Life Insurance Today



1

Telesales Call Centers/Partners – VAR/Live Policies/Kits

- CP Telesales – Inbound Sales/Service | Outbound Sales
- Partner Sales – Inbound/Outbound Sales only

2

Website

- E-Signature with payment information captured

3

Direct Mail Paper Applications

- Signed application + payment

What We Sell



- Guaranteed Acceptance
 - Internally referred to as Graded Benefit Life (GBL)
- Whole Life Insurance



- No health questions
- No medical exam
- Limited Benefit- first 2 years



- Premium never increases
- Coverage amount never decreases
- Policy matures at age 121



- Flexible payment options
- Policy builds cash value



GBL Issue States & Ages

Issue State (Where the Owner Lives)	Issue Ages (The Age of the Insured)
General States & The Virgin Islands	New Customers 50-85/Existing Customers up to 89
District of Columbia (DC)	New Customers 55-85/Existing Customers up to 89
Minnesota (MN)	All Customers 50-75
Missouri (MO)	All Customers 50-75
New Jersey (NJ)	Males 50-77/Females 50-82
New York (NY) (Bankers Conseco Life)	All Customers 50-75
Pennsylvania (PA)	New Customers 56-85/Existing Customers up to 89
Puerto Rico	Product Not Available for Sale
Montana (MT)	Unisex Rates

2 Year Modified Benefit (Sorted by Payout Option)

Return of Premium (ROP) States	
Participating States	Modified Benefit Payout Option Details
The Majority of States (States not mentioned below)	A return of all the premiums paid plus 7% interest.
Multiple of the Annualized Premium States	
Participating States	Modified Benefit Payout Option Details
Kansas	Policy Year 1 = will pay 150% of the Annual premium Policy Year 2 = Will pay 300% of the Annual premium
Minnesota	400% of the annual premium.
Pennsylvania	Policy Year 1 = will pay 150% of the Annual premium Policy Year 2 = Will pay 300% of the Annual premium
Percentage of the Face Amount States	
Participating States	Modified Benefit Payout Option Details
Arkansas & Nevada In the state of Arkansas, the limited benefit will be paid for both natural and accidental death	Issue Ages 65 & Below
	Policy Year Payout Amount
	1 15% of the Face Amount
	2 30% of the Face Amount
	Issue Ages 66 & Above
	Policy Year Payout Amount
1 25% of the Face Amount	
2 50% of the Face Amount	

Unit Version \$9.95 Per Unit



Sales Details:

- Sold in units
- Each unit costs \$9.95 per month
- Coverage amount is based on age and gender
- Customers may choose to purchase up to 15 units

		Colonial Penn Life Insurance Company														
		\$9.95 ROP/GBL x Unit Monthly Premium Amount														
Issue Age		1 Unit	2 Units	3 Units	4 Units	5 Units	6 Units	7 Units	8 Units	9 Units	10 Units	11 Units	12 Units	13 Units	14 Units	15 Units
		\$9.95	\$19.90	\$29.85	\$39.80	\$49.75	\$59.70	\$69.65	\$79.60	\$89.55	\$99.50	\$109.45	\$119.40	\$129.35	\$139.30	\$149.25
Male	Female															
	50	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000	\$12,000	\$14,000	\$16,000	\$18,000	\$20,000	\$22,000	\$24,000	\$26,000	\$28,000	\$30,000
	51	\$1,942	\$3,884	\$5,826	\$7,768	\$9,710	\$11,652	\$13,594	\$15,536	\$17,478	\$19,420	\$21,362	\$23,304	\$25,246	\$27,188	\$29,130
	52	\$1,880	\$3,760	\$5,670	\$7,560	\$9,450	\$11,340	\$13,230	\$15,120	\$17,010	\$18,900	\$20,790	\$22,680	\$24,570	\$26,460	\$28,350
	53	\$1,845	\$3,690	\$5,535	\$7,380	\$9,225	\$11,070	\$12,915	\$14,760	\$16,605	\$18,450	\$20,295	\$22,140	\$23,985	\$25,830	\$27,675
	54	\$1,802	\$3,604	\$5,406	\$7,208	\$9,010	\$10,812	\$12,614	\$14,416	\$16,218	\$18,020	\$19,822	\$21,624	\$23,426	\$25,228	\$27,030
	55	\$1,761	\$3,522	\$5,283	\$7,044	\$8,805	\$10,566	\$12,327	\$14,088	\$15,849	\$17,610	\$19,371	\$21,132	\$22,893	\$24,654	\$26,415
	56	\$1,719	\$3,438	\$5,157	\$6,876	\$8,595	\$10,314	\$12,033	\$13,752	\$15,471	\$17,190	\$18,909	\$20,628	\$22,347	\$24,066	\$25,785
	57	\$1,669	\$3,338	\$5,007	\$6,676	\$8,345	\$10,014	\$11,683	\$13,352	\$15,021	\$16,690	\$18,359	\$20,028	\$21,697	\$23,366	\$25,035
	58	\$1,620	\$3,240	\$4,860	\$6,480	\$8,100	\$9,720	\$11,340	\$12,960	\$14,580	\$16,200	\$17,820	\$19,440	\$21,060	\$22,680	\$24,300
	59	\$1,565	\$3,130	\$4,695	\$6,260	\$7,825	\$9,390	\$10,955	\$12,520	\$14,085	\$15,650	\$17,215	\$18,780	\$20,345	\$21,910	\$23,475
	60	\$1,515	\$3,030	\$4,545	\$6,060	\$7,575	\$9,090	\$10,605	\$12,120	\$13,635	\$15,150	\$16,665	\$18,180	\$19,695	\$21,210	\$22,725
	61	\$1,460	\$2,920	\$4,380	\$5,840	\$7,300	\$8,760	\$10,220	\$11,680	\$13,140	\$14,600	\$16,060	\$17,520	\$18,980	\$20,440	\$21,900
	62	\$1,420	\$2,840	\$4,260	\$5,680	\$7,100	\$8,520	\$9,940	\$11,360	\$12,780	\$14,200	\$15,620	\$17,040	\$18,460	\$19,880	\$21,300
	63	\$1,370	\$2,740	\$4,110	\$5,480	\$6,850	\$8,220	\$9,590	\$10,960	\$12,330	\$13,700	\$15,070	\$16,440	\$17,810	\$19,180	\$20,550
	64	\$1,313	\$2,626	\$3,939	\$5,252	\$6,565	\$7,878	\$9,191	\$10,504	\$11,817	\$13,130	\$14,443	\$15,756	\$17,069	\$18,382	\$19,695
	65	\$1,258	\$2,516	\$3,774	\$5,032	\$6,290	\$7,548	\$8,806	\$10,064	\$11,322	\$12,580	\$13,838	\$15,096	\$16,354	\$17,612	\$18,870
	66	\$1,200	\$2,400	\$3,600	\$4,800	\$6,000	\$7,200	\$8,400	\$9,600	\$10,800	\$12,000	\$13,200	\$14,400	\$15,600	\$16,800	\$18,000
	67	\$1,167	\$2,334	\$3,501	\$4,668	\$5,835	\$7,002	\$8,169	\$9,336	\$10,503	\$11,670	\$12,837	\$14,004	\$15,171	\$16,338	\$17,505
	68	\$1,112	\$2,224	\$3,336	\$4,448	\$5,560	\$6,672	\$7,784	\$8,896	\$10,008	\$11,120	\$12,232	\$13,344	\$14,456	\$15,568	\$16,680
	69	\$1,057	\$2,114	\$3,171	\$4,228	\$5,285	\$6,342	\$7,399	\$8,456	\$9,513	\$10,570	\$11,627	\$12,684	\$13,741	\$14,798	\$15,855
	70	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
	71	\$945	\$1,890	\$2,835	\$3,780	\$4,725	\$5,670	\$6,615	\$7,560	\$8,505	\$9,450	\$10,395	\$11,340	\$12,285	\$13,230	\$14,175
	72	\$890	\$1,780	\$2,680	\$3,580	\$4,480	\$5,375	\$6,270	\$7,165	\$8,060	\$8,955	\$9,850	\$10,745	\$11,640	\$12,535	\$13,430
	73	\$846	\$1,692	\$2,538	\$3,384	\$4,230	\$5,076	\$5,922	\$6,768	\$7,614	\$8,460	\$9,306	\$10,152	\$10,998	\$11,844	\$12,690
	74	\$802	\$1,604	\$2,406	\$3,208	\$4,010	\$4,812	\$5,614	\$6,416	\$7,218	\$8,020	\$8,822	\$9,624	\$10,426	\$11,228	\$12,030
	75	\$762	\$1,524	\$2,286	\$3,048	\$3,810	\$4,572	\$5,334	\$6,096	\$6,858	\$7,620	\$8,382	\$9,144	\$9,906	\$10,668	\$11,430
	76	\$724	\$1,448	\$2,172	\$2,896	\$3,620	\$4,344	\$5,068	\$5,792	\$6,516	\$7,240	\$7,964	\$8,688	\$9,412	\$10,136	\$10,860
	77	\$689	\$1,378	\$2,067	\$2,756	\$3,445	\$4,134	\$4,823	\$5,512	\$6,201	\$6,890	\$7,579	\$8,268	\$8,957	\$9,646	\$10,335
	78	\$657	\$1,314	\$1,971	\$2,628	\$3,285	\$3,942	\$4,599	\$5,256	\$5,913	\$6,570	\$7,227	\$7,884	\$8,541	\$9,198	\$9,855
	79	\$627	\$1,254	\$1,881	\$2,508	\$3,135	\$3,762	\$4,389	\$5,016	\$5,643	\$6,270	\$6,897	\$7,524	\$8,151	\$8,778	\$9,405
	80	\$608	\$1,216	\$1,824	\$2,432	\$3,040	\$3,648	\$4,256	\$4,864	\$5,472	\$6,080	\$6,688	\$7,296	\$7,904	\$8,512	\$9,120
	81	\$578	\$1,156	\$1,734	\$2,312	\$2,890	\$3,468	\$4,046	\$4,624	\$5,202	\$5,780	\$6,358	\$6,936	\$7,514	\$8,092	\$8,670
	82	\$549	\$1,098	\$1,647	\$2,196	\$2,745	\$3,294	\$3,843	\$4,392	\$4,941	\$5,490	\$6,039	\$6,588	\$7,137	\$7,686	\$8,235
	83	\$521	\$1,042	\$1,563	\$2,084	\$2,605	\$3,126	\$3,647	\$4,168	\$4,689	\$5,210	\$5,731	\$6,252	\$6,773	\$7,294	\$7,815
	84	\$493	\$986	\$1,479	\$1,972	\$2,465	\$2,958	\$3,451	\$3,944	\$4,437	\$4,930	\$5,423	\$5,916	\$6,409	\$6,902	\$7,395
	85	\$468	\$936	\$1,404	\$1,872	\$2,340	\$2,808	\$3,276	\$3,744	\$4,212	\$4,680	\$5,148	\$5,616	\$6,084	\$6,552	\$7,020
	86	\$441	\$882	\$1,323	\$1,764	\$2,205	\$2,646	\$3,087	\$3,528	\$3,969	\$4,410	\$4,851	\$5,292	\$5,733	\$6,174	\$6,615
	87	\$426	\$852	\$1,278	\$1,704	\$2,130	\$2,556	\$2,982	\$3,408	\$3,834	\$4,260	\$4,686	\$5,112	\$5,538	\$5,964	\$6,390
	88	\$424	\$848	\$1,272	\$1,696	\$2,120	\$2,544	\$2,968	\$3,392	\$3,816	\$4,240	\$4,664	\$5,088	\$5,512	\$5,936	\$6,360
	89	\$423	\$846	\$1,269	\$1,692	\$2,115	\$2,538	\$2,961	\$3,384	\$3,807	\$4,230	\$4,653	\$5,076	\$5,499	\$5,922	\$6,345
	90	\$421	\$842	\$1,263	\$1,684	\$2,105	\$2,526	\$2,947	\$3,368	\$3,789	\$4,210	\$4,631	\$5,052	\$5,473	\$5,894	\$6,315
	91	\$420	\$840	\$1,260	\$1,680	\$2,100	\$2,520	\$2,940	\$3,360	\$3,780	\$4,200	\$4,620	\$5,040	\$5,460	\$5,880	\$6,300
	92	\$418	\$836	\$1,254	\$1,672	\$2,090	\$2,508	\$2,926	\$3,344	\$3,762	\$4,180	\$4,598	\$5,016	\$5,434	\$5,852	\$6,270
	93	\$416	\$832	\$1,248	\$1,664	\$2,080	\$2,496	\$2,912	\$3,328	\$3,744	\$4,160	\$4,576	\$4,992	\$5,408	\$5,824	\$6,240
	94	\$414	\$828	\$1,242	\$1,656	\$2,070	\$2,484	\$2,898	\$3,312	\$3,726	\$4,140	\$4,554	\$4,968	\$5,382	\$5,796	\$6,210
	95	\$413	\$826	\$1,239	\$1,652	\$2,065	\$2,478	\$2,891	\$3,304	\$3,717	\$4,130	\$4,543	\$4,956	\$5,369	\$5,782	\$6,195
	96	\$411	\$822	\$1,233	\$1,644	\$2,055	\$2,466	\$2,877	\$3,288	\$3,699	\$4,110	\$4,521	\$4,932	\$5,343	\$5,754	\$6,165

Face Version



Sales Details:

- Sold in \$1,000 increments
- Premium based on age and gender
- Customers may choose to purchase up to \$15,000
- Only available via Telesales or Direct Mail upgrade campaigns

Colonial Penn Life Insurance Company																
GBL x Monthly Premium for Face Amount Offers																
Issue Age		\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	\$11,000	\$12,000	\$13,000	\$14,000	\$15,000
Male	Female															
50	4.98	9.96	14.94	19.92	24.90	29.88	34.86	39.84	44.82	49.80	54.78	59.76	64.74	69.72	74.70	79.68
51	5.12	10.24	15.36	20.48	25.60	30.72	35.84	40.96	46.08	51.20	56.32	61.44	66.56	71.68	76.80	81.92
52	5.26	10.52	15.78	21.04	26.30	31.56	36.82	42.08	47.34	52.60	57.86	63.12	68.38	73.64	78.90	84.16
53	5.39	10.78	16.17	21.56	26.95	32.34	37.73	43.12	48.51	53.90	59.29	64.68	70.07	75.46	80.85	86.24
54	5.52	11.04	16.56	22.08	27.60	33.12	38.64	44.16	49.68	55.20	60.72	66.24	71.76	77.28	82.80	88.32
55	5.65	11.30	16.95	22.60	28.25	33.90	39.55	45.20	50.85	56.50	62.15	67.80	73.45	79.10	84.75	90.40
56	5.79	11.58	17.37	23.16	28.95	34.74	40.53	46.32	52.11	57.90	63.69	69.48	75.27	81.06	86.85	92.64
57	5.96	11.92	17.88	23.84	29.80	35.76	41.72	47.68	53.64	59.60	65.56	71.52	77.48	83.44	89.40	95.36
58	6.14	12.28	18.42	24.56	30.70	36.84	42.98	49.12	55.26	61.40	67.54	73.68	79.82	85.96	92.10	98.24
59	6.36	12.72	19.08	25.44	31.80	38.16	44.52	50.88	57.24	63.60	69.96	76.32	82.68	89.04	95.40	101.76
60	6.57	13.14	19.71	26.28	32.85	39.42	45.99	52.56	59.13	65.70	72.27	78.84	85.41	91.98	98.55	105.12
61	6.82	13.64	20.46	27.28	34.10	40.92	47.74	54.56	61.38	68.20	75.02	81.84	88.66	95.48	102.30	109.12
62	7.01	14.02	21.03	28.04	35.05	42.06	49.07	56.08	63.09	70.10	77.11	84.12	91.13	98.14	105.15	112.16
63	7.26	14.52	21.78	29.04	36.30	43.56	50.82	58.08	65.34	72.60	79.86	87.12	94.38	101.64	108.90	116.16
64	7.58	15.16	22.74	30.32	37.90	45.48	53.06	60.64	68.22	75.80	83.38	90.96	98.54	106.12	113.70	121.28
65	7.91	15.82	23.73	31.64	39.55	47.46	55.37	63.28	71.19	79.10	87.01	94.92	102.83	110.74	118.65	126.56
66	8.29	16.58	24.87	33.16	41.45	49.74	58.03	66.32	74.61	82.90	91.19	99.48	107.77	116.06	124.35	132.64
67	8.53	17.06	25.59	34.12	42.65	51.18	59.71	68.24	76.77	85.30	93.83	102.36	110.89	119.42	127.95	136.48
68	8.95	17.90	26.85	35.80	44.75	53.70	62.65	71.60	80.55	89.50	98.45	107.40	116.35	125.30	134.25	143.20
69	9.41	18.82	28.23	37.64	47.05	56.46	65.87	75.28	84.69	94.10	103.51	112.92	122.33	131.74	141.15	150.56
70	9.95	19.90	29.85	39.80	49.75	59.70	69.65	79.60	89.55	99.50	109.45	119.40	129.35	139.30	149.25	159.20
71	10.48	20.96	31.44	41.92	52.40	62.88	73.36	83.84	94.32	104.80	115.28	125.76	136.24	146.72	157.20	167.68
72	11.10	22.20	33.30	44.40	55.50	66.60	77.70	88.80	99.90	111.00	122.10	133.20	144.30	155.40	166.50	177.60
73	11.76	23.52	35.28	47.04	58.80	70.56	82.32	94.08	105.84	117.60	129.36	141.12	152.88	164.64	176.40	188.16
74	12.41	24.82	37.23	49.64	62.05	74.46	86.87	99.28	111.69	124.10	136.51	148.92	161.33	173.74	186.15	198.56
75	13.06	26.12	39.18	52.24	65.30	78.36	91.42	104.48	117.54	130.60	143.66	156.72	169.78	182.84	195.90	208.96
68	75	13.74	27.48	41.22	54.96	68.70	82.44	96.18	109.92	123.66	137.40	151.14	164.88	178.62	192.36	206.10
70	77	14.44	28.88	43.32	57.76	72.20	86.64	101.08	115.52	129.96	144.40	158.84	173.28	187.72	202.16	216.60
71	78	15.14	30.28	45.42	60.56	75.70	90.84	105.98	121.12	136.26	151.40	166.54	181.68	196.82	211.96	227.10
72	79	15.87	31.74	47.61	63.48	79.35	95.22	111.09	126.96	142.83	158.70	174.57	190.44	206.31	222.18	238.05
73	80	16.37	32.74	49.11	65.48	81.85	98.22	114.59	130.96	147.33	163.70	180.07	196.44	212.81	229.18	245.55
74	81	17.21	34.42	51.63	68.84	86.05	103.26	120.47	137.68	154.89	172.10	189.31	206.52	223.73	240.94	258.15
75	82	18.12	36.24	54.36	72.48	90.60	108.72	126.84	144.96	163.08	181.20	199.32	217.44	235.56	253.68	271.80
76	83	19.10	38.20	57.30	76.40	95.50	114.60	133.70	152.80	171.90	191.00	210.10	229.20	248.30	267.40	286.50
77	84	20.18	40.36	60.54	80.72	100.90	121.08	141.26	161.44	181.62	201.80	221.98	242.16	262.34	282.52	302.70
78	85	21.26	42.52	63.78	85.04	106.30	127.56	148.82	170.08	191.34	212.60	233.86	255.12	276.38	297.64	318.90
79	86	22.56	45.12	67.68	90.24	112.80										
80	87	23.36	46.72	70.08	93.44	116.80										
81	88	23.47	46.94	70.41	93.88	117.35										
82	89	23.52	47.04	70.56	94.08	117.60										
83	23.63	47.26	70.89	94.52	118.15	141.78	165.41	189.04	212.67	236.30	259.93	283.56	307.19	330.82	354.45	378.08
84	23.69	47.38	71.07	94.76	118.45	142.14	165.83	189.52	213.21	236.90	260.59	284.28	307.97	331.66	355.35	379.07
85	23.80	47.60	71.40	95.20	119.00	142.80	166.60	190.40	214.20	238.00	261.80	285.60	309.40	333.20	357.00	380.00
86	23.92	47.84	71.76	95.68	119.60											
87	24.03	48.06	72.09	96.12	120.15											
88	24.09	48.18	72.27	96.36	120.45											
89	24.21	48.42	72.63	96.84	121.05											



GBL Cash Value & Loans

Cash Value:

- Cash Value starts to build after the first year.
- Cash Value will grow on the policy until it reaches the policy's Face Amount at maturity
- Guaranteed Acceptance matures at age 121 (payments are made to age 100)

Policy Loans:

- Policy Loans are available with an interest rate of 8%
- The loan is secured by the policies Cash Value and cannot exceed the Cash Value amount.
- Interest will be due on the anniversary date of the policy.
- If the loan interest is not repaid it will be added to the loan.
- Outstanding loan amounts will be deducted from the policy's Death Benefit.



GBL Non- Forfeiture Options

Cash Surrender:

- The Cash Value of the policy is paid out to the Policyowner and the policy ends.

Reduced Paid Up:

- The Cash Value is used to pay for a Single Premium Whole Life policy based on the Insured's current age.
- The new policy will have a lower face amount than the original policy and no further premiums would be due.
- This new reduced face amount policy will function like all Whole life policies and will mature at the age of 121.

Extended Term:

- The Cash value is used to purchase a Term policy with the same face amount as the original Whole Life policy.
- This Term policy will last as long as the Cash Value from the original policy will support it and then the policy would expire.



Grace Period

- The policy will remain active for 31 days after a payment is due
- The grace period protects the customer from unintentional lapse
- Customers with past due premiums receive the Grace Notice when premiums are 30 days past due as well as 2 letters warning of impending lapse date
- If the Insured were to die during the grace period the past due premium amount will be deducted from the death benefit



Accidental Death Riders

Accidental Death (ADR 20 Rider)

- The ADR rider provides an additional Accidental Death benefit and is available as an add-on in some states.
- The ADR will pay an additional amount if the Insured were to die due to an accident.
- To receive this additional amount the Insured needs to die due to the accident within 90 days.

How is The ADR 20 Rider Sold?

- The ADR 20 rider can be both sold at time of sale and goes into effect as of the effective date
- Guaranteed Issue up to the age of 80
- The cost of the ADR 20 rider is ¢20 per \$1,000.
- Sold in \$1,000 increments
- Maximum coverage amount is \$10,000 per life.

Accidental Death Riders For Voice Authorization (VAR) and E-Signature

- Sold in all States other than: CA, FL, ID, IL, KY, MA, MT, NV, NH, NY, OK, PA, SC, SD, VT, VA, WV, WI

ADR 20 Rider Termination

- The ADR 20 rider will terminate if **Premiums are not paid.**
 - o **The base policy is continued under an NFO, lapses, or is terminated.**

ADR 20 Rider Expiration

The ADR expires on the anniversary date of the policy following the insured's 85th birthday