

The Davies Group
National Agents Alliance

ING HomeGuard Plus

To access the audio portion of this training:
Dial in #: (712) 432-1088
Access Code: 1067915#

HomeGuard Plus Product Basics

- Simplified-Issue Term
 - Mortgage 13 Months
 - Up to \$250K <----MAX of 125% of mortgage amount
 - \$25,000 - 250,000 for issue ages 20-44
 - \$25,000 - 200,000 for issue ages 45-59
 - \$25,000 - 150,000 for issue ages 60+
 - Issue age 20 – 65
 - 15 years 20-65 65
 - 20 years 20-55 55
 - 30 years 20-65 (50 if using EPG)
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HomeGuard Plus Riders

- Return of Premium/Premium Endowment
 - Extended Premium Guarantee
 - Accident Only Disability Income
 - Critical Illness
 - Waiver of Premium - Disability
 - Waiver of Premium - Unemployment
 - Children's Term
 - Accidental Death Benefit <----50% included
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HomeGuard Plus Notes

- Product Guide
 - Accept/Reject <--- No diabetes
 - Hazardous Occupations
- NOT HomeGuard Select