

# Haven Term Simplified: Just the Facts

A commissionable simplified issue term life insurance product that your customers can purchase without having to take a medical exam. That's right, 100% no medical exam.

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Issuing the policy or paying its benefits depends on the applicant's insurability, based on their answers to the health questions in the application, and their truthfulness.

## Product Details

### Issuing Company

C.M. Life Insurance Company—a subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual)

### Underwriting Categories

Standard Non-Tobacco, Standard Tobacco

### Face Amount

\$25,000 - \$500,000

### Term Length Options

U.S. Citizens ages 18 to 49: 10, 15, 20 and 30 years

U.S. Citizens ages 50 to 65: 10, 15, and 20 years

### Benefit Payment Type

Lump-sum

### Available States

Available in 44 states plus the District of Columbia. Currently not available in California, Florida, New York, North Dakota, South Dakota and Delaware

### Distribution channels

Direct-to-Consumer, Third-Party Broker, Telesales

### Purchasing options

Online, Telephone

### Payment Method

Checking Account via ACH

Savings Account via ACH

Credit Card

Debit Card



# Product Features

## Free Look

New customers have at least 10 days to cancel their coverage and receive a full refund of premium. No questions asked.

## Level Term Premiums

What customers pay for coverage the first month is what they'll pay the last month (and every month in between).

## Accelerated Death Benefit

Included at no cost with Haven Term Simplified, this rider allows a terminally ill customer to collect a significant portion of their policy's death benefit while still alive.

# Pricing Examples

AGE	GENDER	FACE AMOUNT	TERM LENGTH	PREMIUM
30 years	Male	\$100,000	30 years	\$24.30 / month
30 years	Female	\$500,000	30 years	\$80.50 / month
35 years	Male	\$200,000	20 years	\$31.90 / month
35 years	Female	\$300,000	20 years	\$40.80 / month
40 years	Male	\$200,000	10 years	\$26.90 / month
40 years	Female	\$400,000	10 years	\$41.50 / month

Premiums are based on standard non-tobacco rates

# Contact Info

## Haven Term Simplified Customer Support

1-855-744-2836 (M-F 9am - 6pm ET)  
help@havenlife.com

## Haven Term Simplified Marketing Team

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Haven Term Simplified is a Simplified Issue Term Life Insurance Policy (ICC19PCM-SI 0819 in certain states, including NC) issued by C.M. Life Insurance Agency, LLC. Policy and rider form numbers and features may vary by state and may not be available in all states.