
Introduction to Homeschool Family Life Insurance

1 message

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Life Insurance For Homeschool Families



Group Rate Life Insurance For Homeschool Families

Hi. My name is Doug Morton. This is an email I am sending to homeschool association leaders to introduce a life insurance product built for homeschool

families. As a homeschool parent myself and insurance broker, I realized that my family was not protected sufficiently for my wife to continue homeschooling our daughter if I died. Stacy would have to go back to work and that would end our homeschool goals.

I started looking for life insurance and was disappointed that I couldn't find any coverage specifically including homeschool as a group in order to get better rates. We are underserved by insurance carriers. In my capacity as a broker, I began contacting carriers to create coverage that met a few goals. It had to be from an A-rated stable carrier, easy to apply for via express issue (no medical exam) and was low cost at the same time.

American Amicable (AmAm) provided me with all of these goals. AmAm was happy to provide coverage at group rates for homeschool families via the American Amicable OBA group rate policy. And I am thrilled to present it to you.

Coverage is via level Ten Year Term Life Insurance for up to \$200,000 through age 70. Example pricing is \$19/month for a 40 year old male or female, non tobacco user, and \$100,000 in coverage and is level for the ten year term. Upon renewal, the next ten year term would renew at the 50 year old rate of \$48/month. [Our product brochure can be found here.](#)

I would like to explore offering this product to your members. I see families benefiting from this coverage in two ways. 1) Protecting the income of the family if the main income provider dies and 2) providing the financial means to continue specialized schooling if the teacher parent dies. Both parents are eligible to apply for coverage. I specifically picked this product to fit the financial needs of the typical homeschool family. Every dollar is precious. This AmAm OBA product provides coverage that is up to 60% cheaper than any non-group rate policy. While this is not guaranteed issue, as a group product, the underwriting guidelines are more relaxed than an individual policy. Also, the application process is quicker than a fully underwritten policy and does not require a medical exam (just a health interview for certain coverage amounts/ages). Three optional riders are available also: Dependent Life Insurance Coverage, Children's Insurance Rider and (I love this one) Flexible Payment Deferred Annuity Rider (a cool vehicle for retirement savings). The term policy also has the ability to convert to permanent coverage.

I hope to be able to offer this product to your members. Please contact me to discuss details. I foresee advertising the product on your web page and/or via email direct to your members.

I look forward to speaking with you in the near future. I will attempt to call you this coming week. If you wish to contact me ahead of time, please call me at 843-732-8732 or email me at quotes@mortonsouth.com. Your members can visit our webpage to request a quote at www.mortonsouth.com/homeschool.

Thank you!

Doug Morton

Morton South Insurance

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Request A Quote

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As a member of the homeschool community, we are reaching out to you.

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