Additional Resources

Agent Hotline: 1-855-SNL-4SNL

In an effort to provide better agent support, please call 1-855-765-4765 for specialized support.

Press 1: New Business
Press 2: Commissions
Press 3: Underwriting
Press 4: Lead Support
Press 5: New Hire Appointments/Sales Support
Press 6: Marketing
Press 7: Policy Service

Agent Training Website

We've made it easy to download your applications, sales scripts, underwriting and medication guides, and more!

www.SecurityNationalLife.com/FEtraining

Agent Portal

Upload new business, access your commission statements, or manage your leads all in one place. There's more to explore in your agent portal!

www.SecurityNationalLife.com, then click the "Agent Portal" button in the top right corner.

Security National
Family of Life Companies

Security National Life Insurance Company
433 Ascension Way
Suite 600
Salt Lake City, Utah 84123

www.SecurityNationalLife.com

Rev. 7/18/2025

Final Expense Product Overview

For any of the Security National Life policy plans outlined here, the application itself includes a lot of useful information. Be sure to read over each section of the application carefully as you are filling it out with the proposed insured. Medical questions and how to proceed based on the responses to the medical questions will be slightly different depending on the plan you are writing. Prescription histories are ordered, regardless of which plan you are writing.

Please reference the underwriting guidelines in the rate book or the Field Underwriting Guide for definitions of medical disorders. If you still have questions regarding medical disorders, feel free to contact the Underwriting Department.

Our application process takes the guesswork out of determining the right coverage for your clients. Improved medical questions help you avoid underwriting surprises while still ensuring a quick and easy application process. Applications can be submitted through paper, upload or telesales method. Our premiums help you earn a higher first-year commission with more profitable renewals. You can ensure your income goals, all while helping families protect their loved ones. Our dedicated staff is here to help via phone and email, including direct access to our underwriting team.

LOYALTY PLAN

Coverage

Amount: $2,500 - $50,000

Ages: 40-90*

Payment

Payment Types: Whole life

Premiums are level and policy matures at age 100

Policy Fee: $40

Coverage Tiers

Preferred: Death Benefit Coverage Day 1

Modified: Death Benefit is return of premium +10% for first 2 years, full benefit after 2nd year.

Riders

Accidental Death Benefit Rider

- Minimum $2,500 Base Policy
- Maximum is Death Benefit Amount

Dependent Child Rider

- $1,000 minimum coverage
- $10,000 maximum or base plan amount (whichever is lower)

**If modified, max age is 85*

For details, refer to Rate Book and Underwriting Guidelines.

GUARDIAN PLAN

Coverage

Amount: $1,000 - $25,000

Ages: 0-39

Coverage amount dependent on tier

Payment

Payment Types: Whole life, 20-year, 10-year

Premiums are level and policy matures at age 100

Policy Fee: $25

Coverage Tiers

Preferred: Death Benefit Coverage Day 1

Standard: Death Benefit Coverage Day 1

Modified: Death Benefit is 25% year 1, 50% year 2, 75% year 3, and 100% year 4 and thereafter

Riders

Accidental Death Benefit Rider

- Minimum $1,000 Base Policy
- Maximum is Death Benefit Amount

Dependent Child Rider

- $1,000 minimum coverage
- $10,000 maximum or base plan amount (whichever is lower)

For details, refer to Rate Book and Underwriting Guidelines.

iCARE PLAN

Coverage

Amount: $25,000 - $30,000

Ages: 25-70

Payment

Payment Types: Whole life

Premiums are level and policy matures at age 100

Policy Fee: $78

Coverage Tiers

One coverage type

Plan is intended for healthy individuals with no ailments

Riders

Accidental Death Benefit Rider

- $25,000 Base Policy
- Death Benefit Amount

Dependent Child Rider

- $1,000 - $10,000

Waiver of Premium Rider

- If insured becomes totally or permanently disabled, all payments waived under policy during continuation of disability

For details, refer to Rate Book and Underwriting Guidelines.

MIB PLAN

Coverage

Amount: $2,000 - $10,000

Ages: 0-85

Payment

Payment Types: 3-pay, 5-pay, 10-pay

No Policy Fee

Coverage Tiers

One coverage type

Plan is intended for "unhealthy people" who cannot qualify for other plans

Riders

Decreasing Accidental Death Benefit, which terminates at end of payment period

For details, refer to Rate Book and Underwriting Guidelines.

ANNUITY PLAN

Coverage

Up to $100,000

Ages: 0-99

Payment

1-pay and flexible payment options

Compound growth on premium is applied monthly

Coverage Tiers

Death benefit is the fund value

Minimum initial premium $75

Riders

No Riders

For details, refer to Rate Book and Underwriting Guidelines.