

GenBridge™ Product Details

Funded by Homesteaders Life Company

Claims Paid in



Without a Death Certificate*

*Most beneficiaries will receive claim payment within 1-2 business days of submitting clean claim paperwork through their selected funeral provider. A Death Certificate will be required if the beneficiary submits the claim directly to Homesteaders without including appropriate documentation from a licensed funeral professional.

Issue Ages:	0 - 90
Issue Amount (Premium):	\$2,500 - \$100,000
Issue Amount (Premium) with Approval:	\$100,001 - \$135,000
Growth Rate:	3.35%
Premium Type:	Single premium, with additions to the policy at a later date allowed
Policy Maturity:	The Maturity Date is the policy anniversary following the insured's attained age 121
Death Benefit:	Full benefit on day one
Growth:	Credited annually
Commissions:	Paid on face amount, weekly
Chargebacks:	100% of commission in the first year for death/lapse/surrender
Underwriting:	No health questions; Guaranteed Issue

Growth rates are discretionary and subject to change quarterly. Rate increases will take effect seven days after they are announced, and decreases will take effect 30 days after they are announced.

- Backdating is not allowed.
- Additional premiums after issue, provided the insured is no more than the maximum age, can be added and will increase the coverage amount, subject to the same total limits.
- Policy additions will receive the current growth rates, commission and premium based on the attained age of the insured.
- 1035 exchanges into this policy are not allowed.
- The beneficiary/beneficiaries will be defined at the time of issue and must have valid contact information to receive policy information. The owner can also authorize us to share policy information with each beneficiary but sharing with beneficiaries is not required.
- Flexible funding sources (i.e. maturing CDs, checking, savings, cash, money market accounts, etc).

genBRIDGE™

Why purchase a GenBridge™ policy?

Homesteaders Life Company works directly with funeral homes across the country to complete the claims process, so they can pay quickly without waiting for the Death Certificate.

Beneficiaries will have access to policy funds in as little as 24 to 48 hours after filing their claim, giving them liquidity while they work to settle the remaining estate.*



Issued by a highly rated mutual insurance company



HeroBridge™ sends annual statements to beneficiaries on behalf of the advisor



Competitive growth interest rate available for the consumer



Access to Celebrity Advisor Mastermind™ through the Beneficiary Liquidity Plan® to learn from the best agents/advisors



No irrevocable trust requirement (funeral trust or estate planning trust)



Beneficiary Liquidity Plan® Playbook agent/advisor access for easy implementation and training



Competitive commission for the agent/advisor (equal or higher than current providers)



Best-in-class home office service from people who know funerals and claims better than anyone



No agent/advisor contracting conflict because there are no existing hierarchies



Exclusive and proprietary GenBridge™ product



Industry-leading technology, including fully digital agent contracting, policy applications and claims

*Most beneficiaries will receive claim payment within 1-2 business days of submitting clean claim paperwork through their selected funeral provider. A Death Certificate will be required if the beneficiary submits the claim directly to Homesteaders without including appropriate documentation from a licensed funeral professional.