

Haven Simple

A 100% digital buying experience for those who want coverage without a medical exam

What is Haven Simple?

Haven Simple is a type of term life insurance policy that never requires a medical exam and can be purchased entirely online. In other words, it's life insurance that's actually...simple.

Who is eligible for Haven Simple?

To qualify for Haven Simple, you must be a U.S. Citizen between the ages of 20-55 and not currently reside in CA, DE, ND, NY or SD.

Haven Simple is available in coverage amounts of \$25,000-\$1,000,000 and term lengths of 5, 10 and 15 years.

Who is the best fit for Haven Simple?

We think Haven Simple is great (although we may be a bit biased), but this financial product is best positioned for:

- People who value convenience over price. With Haven Simple, a customer can go from applicant to policyholder in around 15 minutes. However, because this is a simplified issue product (aka instant decision), premiums can be more expensive than a medically underwritten term product.
- Younger, healthier individuals, especially young couples who are in the process of growing their family.
- Digital-savvy self-starters.
- Customers seeking modest coverage amounts.
- Families with a household income of \$45,000 - \$150,000

How is Haven Simple sold?

Agents can receive commissions for selling the Haven Simple product using a couple of different methods:

Agent Portal

A cloud-based solution provided by Haven Life where telesales agents can write policies, and see a record of their past, current and ongoing business. This process requires registration with Haven Life.

Referral

Agencies with the proper API integration can refer customers to the direct-to-consumer experience and receive a commission payment once the policy is bound. This process requires a developer integration with Haven Life.

Helpful reminders:

- Haven Simple is an instant decision product. Customers will either be approved or denied coverage immediately after completing their online application. There is no follow-up.
- While simplified issue, instant decision term products are convenient, they also have stricter underwriting guidelines. This includes a great amount of “knock out” questions pertaining to preexisting conditions and application history
- Haven Simple is 100% digital. That means a digital application and digital policy. Trees love us.



For financial professionals. Not for use with the public.

Haven Simple is a Simplified Issue Term Life Insurance Policy (ICC20 HAVEN SIMPLE in certain states, including NC) issued by C.M. Life Insurance Company, Enfield, CT 06082. Policy and rider form numbers and features may vary by state and may not be available in all states. Our Agency license number in California is OK71922 and in Arkansas 100139527.

Approval of the policy or paying its benefits depends on the answers to health questions in the application. So, be honest.