

**A Different Process | A Different Product | A Different Story**

# A Different Process

**KSKJ Life is one of the first carriers in the industry to utilize an AI-based platform which allows for a 10-minute application journey for whole life insurance coverage.**

We've transformed the way we do business to make your job easier and to foster a seamless and stress-free experience for your clients. With our innovative e-App and streamlined underwriting, you'll spend less time managing endless paperwork and more time building relationships. Our process is thoughtfully designed with you in mind, combining cutting-edge efficiency with the support you and your clients deserve.

## WHY CHOOSE KSKJ LIFE :

- Commission Paid Daily
- Simple and Easy-to-Understand Products
- Competitive Pricing
- Express App for WL Precision Plan and Compass Annuity Suite
- Digital Contracting
- Personalized Servicing Team
- Sales Incentives
- Streamlined and Efficient Agent Dashboard



## WHAT OUR AGENTS ARE SAYING

“

I will say it was the easiest e-app I've ever used, period. I am so glad your call came when it did because I just started the paper application, and I was thrilled to be able to put that away.

-Cory F., PA  
KSKJ Life Agent



“

The e-app is amazing! I submitted Friday afternoon, and today (Wednesday) the dashboard already says issued and delivered.

-Tom D., OH  
KSKJ Life Agent

# A Different Product

KSKJ Life’s product suite is built to address the evolving needs of your clients. From fixed deferred and immediate annuity options with our Compass Annuity Suite to dependable life insurance solutions with the Precision Plan, MyLife Whole Life and Term, we offer products that stand out in the market. Whether your clients need simplified issue coverage with a quick e-App process or a fully underwritten option for higher coverage amounts, KSKJ Life provides flexible solutions to meet their needs. Backed by our reinsurance partners, we offer competitive rates and long-term security that you can confidently present to your clients to meet their needs and secure their financial future.

Feature		
Purpose	Retirement savings & income	Family protection & legacy planning
Flexibility	MYGA, SPIA, and FLEX options	Simplified underwriting process
Growth Potential	Tax-deferred accumulation	Fixed, guaranteed coverage
Ideal For	Clients planning for retirement	Clients securing financial protection

*When partnering with a carrier, it's essential to prioritize the ease of doing business while providing value to your clients. KSKJ Life understands this need and offers services that excel in both areas.*

# Life Insurance

The Precision Plan leverages cutting-edge technology, available exclusively on the MyKSKJ® Express App, to provide real-time underwriting with no medical exam required—making the process faster and more convenient for both you and your clients.



## OUR SIMPLE AND SLICK PROCESS CREATES EFFICIENCIES FOR YOU AND YOUR CLIENT.



Skip the Medical Exam



Secure a Policy Instantly\*



Issue Up to \$200k in Permanent Life Coverage



Earn Commission on Policy Fee



Offer Single, Continuous, 10-Pay and 20-Pay Premium Options



Insure Members and Their Families from Birth to Age 90



Provide Unparalleled Speed and Convenience



Provide Same Day Coverage with a Credit Card Payment



PRECISION PLAN PLUS

Our Precision Plan Plus has all of the guarantees and features of our standard Precision Plan, but also includes dividends.

## WHAT OUR AGENTS ARE SAYING

“

The Precision Plan Process has been amazing as we (my client and I) journeyed through the process. It has come with great ease - far quicker than a paper process, without a doubt. Being able to get an instant decision in real time is the key to "My Time" of not having to wait for days for an underwriting decision.

-Angie P., IN  
KSKJ Life Agent

*\*Applying for our Precision Plan does not guarantee automatic coverage. Each application is reviewed and assessed based on various factors. Approval is subject to eligibility criteria, and decisions will be made at the discretion of the underwriting. We reserve the right to decline applications that do not meet our requirements or standards.*

# Annuities

Annuities offer a powerful way to help clients grow and protect their savings while ensuring financial security for the future. Whether they're looking for guaranteed income, tax-deferred growth, or a safe place to roll over funds, annuities provide stability in an uncertain market.



## **SPIA Series** *Single Premium Immediate Annuity*

- Help to cover expenses
- Guaranteed income that starts right away
- Multiple payout choices (monthly, quarterly, yearly)
- Zero market risks
- Guaranteed payouts
- Can protect from the risk of outliving savings



## **MYGA Series** *Multi-Year Guaranteed Annuity*

- A guaranteed fixed interest rate for the entire guarantee period, with choices from 2 to 10 years.
- Free Enhanced Benefit feature for a terminal illness diagnosis or nursing home confinement
- Automatic renewal feature
- Optional riders



## **FLEX Series** *Flexible Premium Deferred Annuity*

- Offers a one or two-year bonus rate
- Allows for additional contributions after initial premium

“

KSKJ Life is the best kept secret in the insurance world. KSKJ Life is a progressive fraternal organization with exceptional management and great products. KSKJ Life has excellent life and annuity products. They represent quality and are very easy to work with. Relationships are important to me and my clients. The people at KSKJ Life approach business with the same philosophy. They are dedicated to maintaining long-term relationships, and it shows in the service they provide.

-Jim F., IL  
KSKJ Life Agent



# A Different Story

KSKJ Life has been a trusted partner for over 130 years, rooted in a legacy of not-for-profit, member-focused values. Our story is one of community commitment and reliable financial solutions, where tradition meets innovation. By partnering with us, you become part of this enduring legacy—helping clients secure their financial futures while connecting with a company that genuinely cares about its members and the communities they call home. With a personal, community-focused approach, KSKJ Life remains dedicated to providing trusted financial solutions that make a lasting impact.

When agents choose to write with KSKJ Life, they're not just offering trusted financial solutions—they're aligning with a company that reinvests in its members and communities. Every policy sold contributes to something greater, strengthening our ability to support those in need. Plus, we provide opportunities for agents to get involved, whether through local initiatives, volunteer events, or member-driven programs. Together, we're building a legacy of care, connection, and lasting support.

**Our mission is to provide financial security to our members and their families through our life insurance and annuity products and to make a difference by reinvesting back into our communities.**



*Together, agents, members, and the KSKJ Life Foundation raised \$22,845 for the American Red Cross to support 2024 hurricane relief efforts.*

## WHAT OUR MEMBERS ARE SAYING

“ KSKJ Life has given me a sense of community. I have met amazing people through the organization and feel that I can always reach out and ask for help if needed. Moreover, for my family, KSKJ Life has allowed my parents to remain in contact with old friends and provided a platform to meet up and see one another.

-Michael S., OH  
KSKJ Life Member

“ Growing up with KSKJ Life has shaped me into who I am today, and it has meant so much to me to be involved in such a loving community.

-Kerry D., KS  
KSKJ Life Member

**\$5.4m+**  
donated in collaboration with other not-for-profit organizations since 1994

**100k+**  
volunteer hours donated through KSKJ Life sponsored events since 2010

**\$680k+**  
awarded in Educational Grants and Scholarships since 2015

# The KSKJ Life Community of Member Benefits

As a KSKJ Life agent, you can offer your clients more than just financial security—you can provide access to exclusive member benefits that add real value to their lives. Our Member Benefits program offers a range of perks, including savings and discounts on vision and hearing care, prescription medications, and much more. We understand that everyday expenses can add up, and these benefits are designed to help your clients get what they need while saving money. It's another way KSKJ Life goes above and beyond to support its members.



**Yoga Vista**

This online platform offers a variety of yoga classes designed specifically for seniors and those with mobility limitations, helping you stay active and healthy at any age – right from the comfort of your own home.



**Start Hearing Benefits**

Discounts on hearing aids as well as free hearing consultations and access to hearing professionals.

## Community Outreach Opportunities

We have many ways to give back and support local communities, including the Small Steps-Big Impact Giving Back Program and our national initiatives.



**Mama Bear Legal Forms**

Straightforward way to create essential legal forms online. Discounted last will & testament package and power of attorney packages.



**ScriptSave® WellRx**

Prescription savings program that provides the opportunity to save on prescription medications.

**VSP® Individual Vision Plan**

Access to affordable vision plans for the service and products you need to care for your eyes.



**PerkSpot Discount Program**

Online discounts on travel, retail, entertainment, health & wellness and so much more. Sign up and subscribe to receive member exclusive offers!



Work with a company that offers simple, innovative products with the right combination of features and market-leading pricing that help you deliver the best value for your clients.



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## We want **YOU** to be a part of our Giving Back Program

At KSKJ Life, we're committed to giving back. Each year, we support charitable initiatives that align with our mission and values. Now, we want YOU and YOUR clients to join us in making an impact in your community! Let's make a difference together.

**Giving Back**  
SMALL STEPS - BIG IMPACT

Visit: [kskjlife.com/givingback](https://kskjlife.com/givingback)



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