

National Association of Insurance Marketers

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SENTRY AND NAIM OFFER COMMIT TO QUIT TERM LIFE INSURANCE FOR SMOKERS

New product provides incentive for cigarette smokers to quit

Stevens Point, WI – Sentry Life Insurance Company and the National Association of Insurance Marketers (NAIM) announced today a joint marketing agreement to offer Commit to Quit, a new term life insurance product designed specifically for cigarette smokers who want to live smoke-free.

“Commit to Quit’s premiums are lower than those of most policies for tobacco users, but that’s only part of what makes it different,” says Steve Knez, Senior Director of Individual Life and Annuities at Sentry Insurance. “It is structured to provide real incentives to quit smoking.”

The premiums of traditional smokers’ policies are typically more than twice those of non-smoker premiums. Commit to Quit offers level premiums that can be 20% or more below premiums offered by other life policies rated for tobacco use. Commit to Quit achieves these lower premiums by reducing the death benefit in latter years if the insured continues to smoke. However, if the insured quits tobacco entirely, no benefit decrease occurs. “This incentive can be the push a smoker who wants to quit needs,” says Knez. The policy is also convertible to permanent life insurance without a medical exam.

The agreement between Sentry and NAIM puts Commit to Quit in a spotlight. “We feel a product this different deserves a high profile launch,” says Knez. “This cooperative effort combines Sentry’s insurance expertise and financial strength with NAIM’s national network of elite insurance agents.” Sentry will manage administration and claims.

“Family life insurance coverage with smoker premium rates is very expensive, and this often leaves the family underinsured or uninsured due to the very high premiums,” says Rick Stolz, NAIM Chairman of the Board and President of Diversified Insurance Brokers, Inc. of Norcross, Georgia. “This innovative product, backed by an insurance carrier with an A+ rating, is designed to help insure smokers.”

Locally this unique smoker’s term product is offered by [Agency Name], an independent agency offering life insurance products. “Commit to Quit delivers value to a segment of the market which historically has not received much attention,” [Agent Name] said. “We are excited to be able to provide a product that encourages smokers to quit and lead a healthier lifestyle. We believe the more incentive you have to quit tobacco use, the more likely you are to quit.”

**About Sentry Life Insurance Company**

Sentry Life Insurance Company is part of Sentry Insurance a Mutual Company. Sentry Insurance is one of the largest and strongest mutual insurance companies in the United States, holding an A+ (superior) rating from A.M. Best. The company and its subsidiaries sell property and casualty insurance, life insurance, annuities and retirement programs for business and individuals throughout the country. Headquartered in Stevens Point, Wisconsin, Sentry employs more than 4,000 associates in 41 states. A complete list of underwriting companies can be found at [www.sentry.com](http://www.sentry.com).

Individual life insurance, group and individual annuities and group products are issued and administered by Sentry Life Insurance Company, Stevens Point, WI. Policies, coverages, benefits and discounts are not available in New York and in select other states. See policy for complete coverage details.

**About NAIM**

NAIM – National Association of Insurance Marketers is a nationwide network of experienced independent insurance agents. NAIM was formed in 1990 by independent life and health insurance distributors to provide its members with strength in numbers. The organization offers special carrier arrangements, access to top contracts, pooled bonuses, priority service relationships, networking opportunities and diverse portfolios.

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