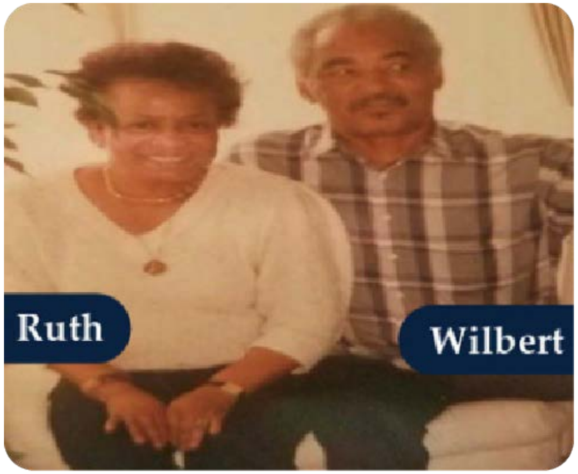
At 'Unlock Affordable Hope Online LLC,' we are a
united team of agents working together to
provide our clients with final expense
life insurance.

858-599-3778
www.unlockaffordablehope.com
michael.jacobs@unlockaffordablehope.com

ABOUT ME

My name is Michael Jacobs, and I'm originally from Ontario, California. I graduated from the University of Iowa in 2005 and now live in Chino, California. I am a proud father of three daughters: Ella (13), Mia (11), and Nayah (8).

Since 2005, I have been dedicated to the insurance industry, helping individuals and families find the right insurance solutions for their needs. My career was inspired by my grandparents' experiences. When my grandmother passed away, her life insurance provided critical support to our family. That experience fueled my passion for ensuring other families have the same peace of mind and financial security.


Ruth
Wilbert


Me
Mia
Nayah
Ella

California Department of Insurance

MICHAEL DANIEL JACOBS

License # 0E96797

DBA: MC DANIELSTONE INSURANCE MARKETING

Pursuant to the requirements of the State of California Insurance Code, MICHAEL DANIEL JACOBS is authorized to act in the following capacity:

License	Effective Date	Expiration Date
Insurance Producer	11/09/2005	11/30/2025
Qualifications		
Accident & Health or Sickness	11/09/2005	
Life	11/09/2005	
Variable Life and Variable Annuity	10/08/2009	

Business Address: 4653 Carmel Mountain Rd, Ste 308-110, San Diego, California 92130

Ricardo Lara, Insurance Commissioner

Please note: To validate the accuracy of this license you may review the individual or business entity's license record on the California Department of Insurance's website at www.insurance.ca.gov "Check License Status."

Unlock AFFORDABLE HOPE ONLINE LLC

Companies I Represent

AMERICAN-AMICABLE GROUP OF COMPANIES

CICA LIFE OF AMERICA

corebridge financial

securico life

AHL PROTECTION SECURITY STRENGTH SERVICE Since 1909

TRANSAMERICA

and many more...

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Emergency Contact List

- Currently there's over $1 billion in unclaimed life insurance money in the US because many beneficiaries are unaware.
- Our emergency contact lists guarantee prompt death benefits for your beneficiaries.
- Billions in unclaimed life insurance ($10 billion nationwide) emphasize the importance of proactive policy management.
- Life insurance is essentially paperwork; over time, it's easy to lose or misplace it.

  Five events trigger claims:
  1) Death,
  2) Accidental death,
  3) Critical illness (cancer, stroke, major organ failure),
  4) Chronic illness (inability to perform daily activities for 90 days),
  5) Terminal illness (life expectancy under 12 months).
- Have you created your emergency contact list?

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Unclaimed billions: Are you owed a life insurance payout?

Barbara Marquand, NerdWallet

USA Today - Published 8:00 a.m. ET June 11, 2016 | **Updated 4:37 p.m. ET May 25, 2017**

Life insurance is supposed to provide peace of mind, but for some policyholders, it becomes out of sight, out of mind. Policies are stuck in drawers and forgotten. Family members may not know they're listed as beneficiaries on a policy. As a result, billions of dollars in life insurance benefits have gone unclaimed.

Could you be among those owed money?

Nationwide, the amount owed is huge — $7.4 billion so far. That's what major life insurance companies have agreed to pay in unclaimed benefits, according to the Florida Office of Insurance Regulation. Of that, $5 billion will go directly to beneficiaries they find. And $2.4 billion will go to states, whose unclaimed property departments will work at searching for and paying beneficiaries, Florida insurance regulators say.

Life insurers under investigation

The agreements came about after some states, led by Florida, began investigating the life insurance industry in 2009. Forty-one states are now part of the effort, according to the California State Controller's Office. Regulators concluded that insurers weren't doing enough to pay out on life insurance policies when insured people had died but the beneficiaries hadn't filed claims.

So far, states have made settlement agreements with 25 life insurance companies, and they're investigating others.

Life insurers haven't admitted any wrongdoing. Traditionally, insurers have waited until someone files a life insurance claim, which then triggers a payment, says Steven Weisbart, senior vice president and chief economist at the Insurance Information Institute.

The industry now supports a national standard to require life insurers to use new technologies to identify policyholders who have died and whose beneficiaries have not made claims. Twenty states have enacted laws based on the standard, according to the American Council of Life Insurers.

Avoid the missing-policy mess from the start

After you buy a policy, let your beneficiary know about the coverage and the purpose, Weisbart says.

If you don't want to tell the beneficiary about the policy for some reason, at least let someone know — such as your attorney, accountant or the executor of your estate.
"This really should be a preventable problem," Weisbart says.

NAIC Life Insurance Tool Helps Connect Consumers With More Than $10 Billion in Unclaimed Benefits

The National Association of Insurance Commissioners (NAIC) proudly announces that its Life Insurance Policy Locator has connected consumers with more than $10 billion in unclaimed benefits from annuities and life insurance policies since the tool's launch in November 2016.

"When it comes to closing financial protection gaps, life insurance is crucial," said Andrew N. Mais, NAIC President and Connecticut Insurance Department Commissioner. "Many consumers may not realize that a life insurance policy can secure their financial futures after the loss of a loved one, and there are consumers who don't have the required information to file a life insurance claim. The Life Insurance Policy Locator helps bridge that knowledge gap and provides consumers with valuable support."

The free online tool, maintained by the NAIC, has received 886,727 requests nationwide. The level of interest has led to 460,952 matches of life insurance policies or annuities, with companies reporting claim amounts of $10,117,434,892 through August 31, 2024.

The online policy locator requests are secure, confidential, and free. Participating insurance companies are responsible for contacting beneficiaries and reporting matches to state insurance departments through the NAIC Life Insurance Policy Locator.

How to use the Life Insurance Policy Locator

The tool can be found here. The NAIC's Consumer Insight explains how to use the tool.

- Review the welcome page and agree to the process.
- Enter your name and address.
- Submit a search request by entering the deceased's information from the death certificate: Social Security number; Legal first name; Legal last name; Date of birth; Date of death
- Relationship to the deceased

After all required fields are complete, submit your information.

Your request will be stored in a secure, encrypted database where participating life insurance and annuity companies can access the information through a secure portal. You will receive a "Do Not Reply" email confirming the request details you submitted. If a policy is found and you are the beneficiary, the life insurance or annuity company will contact you directly.

Who can use the locator?

Anyone. This service is free and available to the public, including beneficiaries and legal representatives. The NAIC created additional resources, such as the Life Insurance Buyer's Guide, to help consumers prepare to purchase life insurance.

If a requester is a beneficiary and is notified by the company that a lost policy has been found, what information do people need to request their benefits?
Typically, a certified death certificate and company claim form must be submitted to the insurer that found a policy.

How long does it take for a request to be completed?
It may take 90 business days or more to complete the search. Please note that a requester will not receive a response if no matches are found, the requester is not the beneficiary, or the requester does not have legal authority to obtain information about the policy.

About the National Association of Insurance Commissioners

As part of our state-based system of insurance regulation in the United States, the National Association of Insurance Commissioners (NAIC) provides expertise, data, and analysis for insurance commissioners to effectively regulate the industry and protect consumers. The U.S. standard-setting organization is governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer reviews, and coordinate regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally.

Confirmation

Let's Confirm you are Human

If a requester is a beneficiary and is notified by the company that a lost policy has been found, what information do people need to request their benefits? Typically, a certified death certificate and company claim form must be submitted to the insurer that found a policy.

✔

*must check before continue

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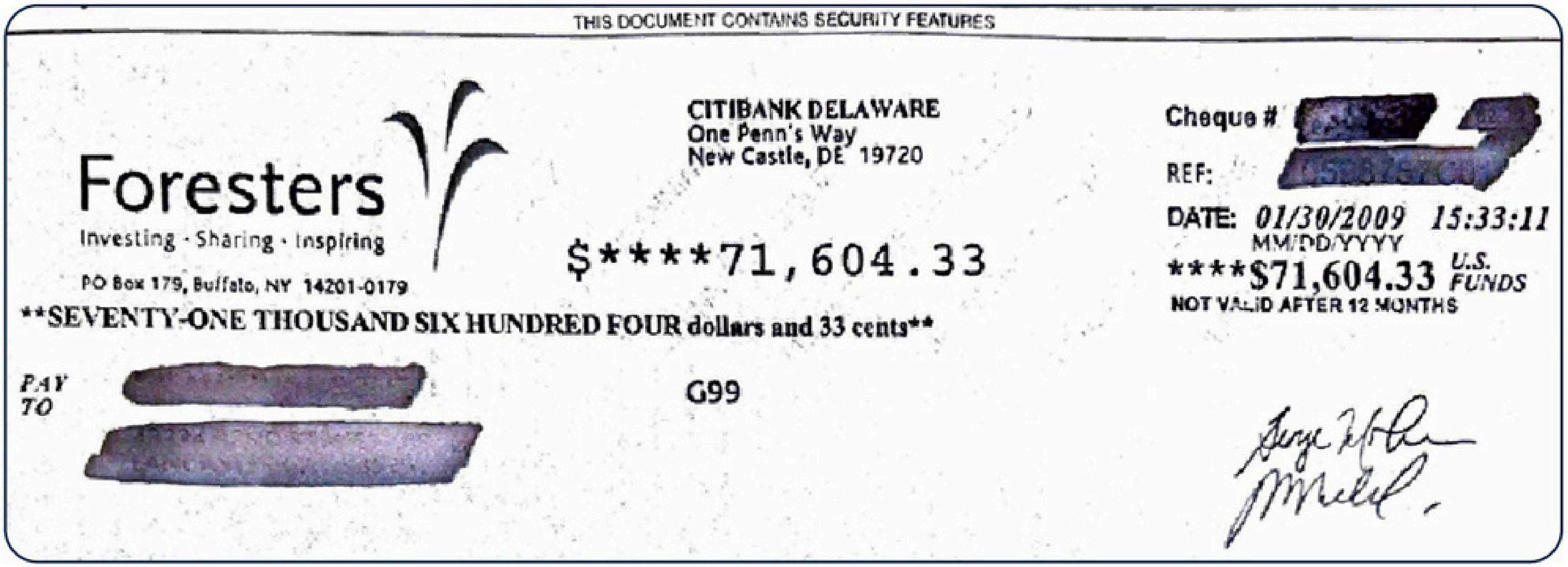
Check


THIS DOCUMENT CONTAINS SECURITY FEATURES

Foresters
Investing · Sharing · Inspiring
PO Box 179, Buffalo, NY 14201-0179

CITIBANK DELAWARE
One Penn's Way
New Castle, DE 19720

Cheque # [redacted]
REF: [redacted]
DATE: 01/30/2009 15:33:11
MM/DD/YYYY

$****71,604.33

****$71,604.33 U.S. FUNDS
NOT VALID AFTER 12 MONTHS

SEVENTY-ONE THOUSAND SIX HUNDRED FOUR dollars and 33 cents

PAY TO [redacted]

G99

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Emergency Contact List

- Billions of dollars in life insurance benefits have gone unclaimed. Nationwide, it's $10 billion so far. Thankfully, your people have chosen to avoid the missing policy mess from the start. You see, a policy is really just paperwork. 5, 10, 15, 20 years pass – people move, paperwork gets misplaced. Worst-case scenario, they have been making payments every single month but if they can't find the paperwork when the time comes, the insurance goes unclaimed and they don't get paid. And let's say something happens to me or I'm not with the company anymore, we need to make sure these benefits get paid out.

- Look, there are 5 things that can happen which can trigger a claim:

1. Death
2. Accidental Death
3. Critical Illness - cancer, stroke, major organ failure
4. Chronic Illness - is unable to perform 2 activities of daily living for at least 90 days
5. Terminal Illness - health condition with life expectancy of less than 12 months

1. Have your set up your ERS?
2. In Place?

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Why its Important?

- Personal death? beneficiary? hard?
- Funeral?
- Tuesday
- Explore

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Why its Important?

- Prevent financial disaster.
- Furniture
- Comfortable
- Budget
- Solve the problem
- Explore

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Unlock Affordable Hope Online LLC

What Happens Next?

- What comes next?
- Often, unclaimed life insurance arises from beneficiaries being unaware of their status on a policy.
- I'm committed to helping you qualify. Does that sound good to you?

Emergency Contact List

- In summary, insurance policies are designed to ensure that beneficiaries are cared for when unexpected events occur. A speedy and accurate payout is essential, and it's our responsibility to make sure payments are processed as intended, without any complications

- I appreciate you sharing your contact information for future reference. To activate a policy, there are three main triggers: a natural death, an accidental death, or a diagnosis of a critical, chronic, or terminal illness. It's also worth noting that policy benefits can provide financial support even if the policyholder is no longer alive.

- Have you had a chance to set up your emergency contact list yet? Or do you currently have any arrangements like this in place? If not, we can explore options that ensure your loved ones are protected in any scenario.

Personal Information

• Full Name: ______________________________

• Date of Birth: ____________________________

• Gender: ☐ Male ■ Female

• Phone Number: __________________________

• Email Address: __________________________

• Address: _______________________________

• City, State, ZIP Code: ___________________

Health Information

• Height: ______ ft ______ in Weight: ______ lbs

• Do you smoke or use tobacco products? ☐ Yes ☐ No

• Do you currently have any serious medical conditions (e.g., cancer, heart disease, diabetes)?

☐ Yes ☐ No (If Yes, please specify): _________________

• Have you been hospitalized in the past 12 months? ☐ Yes ☐ No

• Are you taking any medications? ☐ Yes ☐ No (If Yes, list medications): ___________________________

Insurance History

• Do you currently have life insurance? ☐ Yes ☐ No

(If Yes, name of company): _______________________

• Have you been declined for life insurance in the past? ☐ Yes ☐ No (If Yes, reason): ________________________________

Beneficiary Information

• Primary Beneficiary Name: ____________________

• Relationship to Applicant: _____________________

• Contingent Beneficiary Name: ________________

• Relationship to Applicant: _____________________

Coverage Details

• Desired Coverage Amount: ☐ $5,000 ☐ $10,000 ☐ $15,000 ☐ $20,000 ☐ Other: _________

• Preferred Monthly Premium Range: $__________

• Reason for Coverage: ☐ Burial Costs ☐ Leave a Legacy ☐ Debt Coverage ☐ Other: __________

Payment Information

• Preferred Payment Method: ☐ Bank Draft ☐ Debit Card ☐ Credit Card ☐ Other: _________

• Bank Name (if applicable): _____________________

Additional Notes or Questions:

Agent Section

• Agent Name: _______________________________

• Date of Submission: ________________________