

PRODUCT TABLE – TERM & UL

																																																	
<p>STRONG FOUNDATION TERM Issue Ages NON MED 18-80 Up to Table 4 Risks AGES 18-55: \$50k-\$500k AGES 56-80: \$50k-\$150k</p> <p>Term Lengths:</p> <table border="1"> <thead> <tr> <th>Male</th> <th>Non-Tob (NT)</th> <th>Tobacco (T)</th> </tr> </thead> <tbody> <tr><td>18-45</td><td>10,15,20,25,30</td><td>10,15,20,25,30</td></tr> <tr><td>46-50</td><td>10,15,20,25,30</td><td>10,15,20,25</td></tr> <tr><td>51-55</td><td>10,15,20,25</td><td>10,15,20</td></tr> <tr><td>56-60</td><td>10,15,20</td><td>10,15,20</td></tr> <tr><td>61-65</td><td>10,15,20</td><td>10,15</td></tr> <tr><td>66-70</td><td>10,15</td><td>10,15</td></tr> <tr><td>71-80</td><td>10</td><td>10</td></tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Femal</th> <th>Non-Tob (NT)</th> <th>Tobacco (T)</th> </tr> </thead> <tbody> <tr><td>18-50</td><td>10,15,20,25,30</td><td>10,15,20,25,30</td></tr> <tr><td>51-55</td><td>10,15,20,25</td><td>10,15,20,25</td></tr> <tr><td>56-60</td><td>10,15,20,25</td><td>10,15,20</td></tr> <tr><td>61-65</td><td>10,15,20</td><td>10,15</td></tr> <tr><td>66-70</td><td>10,15</td><td>10,15</td></tr> <tr><td>71-80</td><td>10</td><td>10</td></tr> </tbody> </table> <p>SMART UL – Face Amounts NON MED 0-75 Up to Table 4 Risks AGES 0-15 \$10k-\$150k (\$17/m min premium) AGES 16-55: \$25k-\$400k (\$25/m min premium) AGES 56-75: \$25k-\$150k (\$25/m min premium) > UL Quotes: use “Smart Solve Premium”</p> <p><i>*TERM & UL use NEAREST AGE when quoting</i> <i>*Always enter Date of Birth into quoter</i></p>	Male	Non-Tob (NT)	Tobacco (T)	18-45	10,15,20,25,30	10,15,20,25,30	46-50	10,15,20,25,30	10,15,20,25	51-55	10,15,20,25	10,15,20	56-60	10,15,20	10,15,20	61-65	10,15,20	10,15	66-70	10,15	10,15	71-80	10	10	Femal	Non-Tob (NT)	Tobacco (T)	18-50	10,15,20,25,30	10,15,20,25,30	51-55	10,15,20,25	10,15,20,25	56-60	10,15,20,25	10,15,20	61-65	10,15,20	10,15	66-70	10,15	10,15	71-80	10	10	<p>SAFE SHIELD TERM Issue Ages NON MED 18-70 Up to Table 4 Risks AGES 18-55: \$20k-\$350k AGES 56-70: \$20k-\$250k</p> <p>Term Lengths: AGES 18-55: 10,15,20,30 AGES 56-65: 15,20,30 AGES 65-70: 10,15</p>	<p>TERM CBO (Cash Back) Issue Ages (NT) NON MED 20-60 Issue Ages (T) NON MED 20-52 Not Avail: MS Up to Table 4 Risks AGES 20-60: \$25k-\$450k Term Lengths Non-Tobacco (NT) AGES 20-55: 15,20,25,30 AGES 56-60: 20</p> <p>Term Lengths Tobacco (T) AGES 20-50: 20,25,30 AGES 51-52: 20</p> <p>TERM 100/125 Issue Ages NON MED 20-75 AGES 20-75: \$25k-\$450k Term Lengths: AGES 20-60: 15,20,25,30 AGES 61-65: 15,20,25 AGES 66-70: 15,20 AGES 71-75: 15</p> <p>HMS PLUS w/ ADB (Life License) AGES 20-60: \$100k-\$200k Term Lengths Non-ROP Not Avail: MS, WA AGES 20-50: 30 AGES 51-60: 20</p>	<p>EQUITY PROTECTOR CLASSIC 1 Issue Ages NON MED 18-75 Up to Table 3 Risks * Not Available in NJ,CA,WA,MT * AGES 18-75: \$50k-\$300k</p> <p>Term Lengths (NT) AGES 18-55: 10,15,20,30 (NT) AGES 56-65: 10,15,20 (T) AGES 18-50: 10,15,20,30 (T) AGES 51-65: 10,15,20 (T/NT) AGES 66-70: 10,15 (T/NT) AGES 71-75: 10</p> <p>EQUITY PROTECTOR CLASSIC 2 Issue Ages 18-70 Table 4-6 Risks AGES 18-70 >> 10,15,20 YR: \$50k-\$200k >> 30 YR: \$50k-\$100k</p> <p>Term Lengths: AGES 18-50: 10,15,20,30 AGES: 51-60: 20, 15, 10 AGES 61-65: 10,15 AGES 66-70: 10</p> <p>ALLIANCE UL NON-MED: \$25k-\$250k AGES 18-65: \$25k-\$250k AGES 66-70: \$25k-\$50k</p>	<p>TERM LIFE EXPRESS Issue Ages NON MED 18-75 Up to Table 4 Risks AGES 18-50: \$25k-\$300k AGES 51-60: \$25k-\$250k AGES 61-75: \$25k-\$150k</p> <p>Term Lengths NON-ROP: AGES 18-50: 10,15,20,30 AGES 51-60: 10,15,20 AGES 61-70: 10,15 AGES 71-75: 10</p> <p>Term Lengths ROP AGES 18-50: 100%: 30 Year</p> <p>INDEX UNIVERSAL LIFE Issue Ages NON MED 18-75 Up to Table 4 Risks AGES 18-50: \$25k-\$300k AGES 51-60: \$25k-\$250k AGES 61-75: \$25k-\$150k</p>
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<p>FORESTERS Niches: Insulin ok w/ Term (not UL) COPD: Mild (NT) ok w/ Term (not UL) Cancer ok after 10 y Tobacco rate w/term: only cigarettes</p>	<p>CFG Niches: Simple application TIN w/out Green Card</p>	<p>CLASSIC 2 Niches: Heart Attack Stent, Angina, A-Fib COPD, Bi Polar</p>	<p>MOO Niches: Simple application Diabetes/Insulin Diag. 45+ 3+ BP Meds, No Hosp = OK</p>																																														