







PRODUCT TABLE - WHOLE LIFE / FINAL EXPENSE

					
<p>EAGLE PREMIER Issue Age (NT): 40-85 Issue Age (T): 40-80</p> <p>AGES 40-85 (NT): \$2k-\$40k AGES 40-80 (T): \$2k-\$40k</p> <p><i>Smokers get Non-Tobacco rate for 3 years, then death benefit reduced with same premium OR death benefit level with increased premium.</i></p> <p>EAGLE PREMIER GUARANTEED Issue Age: 50-80 Face Amount: \$5k-\$10k 3 Year Graded DB: YR1: ROP + 5% YR 2: ROP + 10% YR 3: 75% of Face YR 4: 100% of Face</p> <p>Height & Weight Table YES</p> <p>Phone Interview at POS: NO</p> <p>Americo Niches: E-App only w/ Instant Approval 2 year look back on Cancer NO Driving Record or Parole 1 Year look back heart & stoke Current Aneurysm or Sickle Cell Smoker Advantage</p>	<p>PLAN RIGHT</p> <p>Preferred: 50-85 Immediate DB AGES: 50-80: \$5k-\$35k AGES: 81-85: \$5k-15k</p> <p>Standard: 50-85 Immediate DB AGES: 50-80: \$5k-\$20k AGES: 81-85: \$5k-\$10k</p> <p>Basic: 50-80 Graded DB YRS 1-2: ROP +10% Int AGES 50-80: \$5k-15k</p> <p>Height & Weight Table YES</p> <p>Phone Interview at POS: YES Must be completed at Point of sale with client</p> <p>Foresters Niches: Kidney, Liver Disease, COPD = STD Bipolar, Schizophrenia = PRD</p>	<p>LIVING PROMISE</p> <p>Immediate DB: 45-85 AGES 45-85: \$2k-\$50k</p> <p>Graded DB: 45-80 AGES 45-80: \$2k-\$20k YRS 1-2: ROP +10% Int</p> <p>Height & Weight Table YES</p> <p>Phone Interview at POS: NO</p> <p>MOO Niches: COPD=Graded Heart 1-2 Year: Graded</p>	<p>Whole Life by Accendo</p> <p>Immediate: Pref & Std AGES: 40-89 Ages 40-55: \$2k - \$50k Ages 56-65: \$2k - \$40k Ages 66-75: \$2k - \$30k Ages 76-89: \$2k - \$25k</p> <p>Modified AGES: 40-75 DB: \$2k - \$25k</p> <p>Height & Weight Table NO</p> <p>Phone Interview at POS: NO</p> <p>CVS Niches: No weight table Hep A, B or C, Huntington's Disease, Schizophrenia = PRD Inhaler Use = STD</p>	<p>DIGNIFIED SOLUTIONS</p> <p>ELITE & SELECT Immediate AGES 18-24: \$5k-\$25k AGES 25-44: \$5k-\$35k AGES 45-80: \$2.5k-\$35k AGES 81-85: \$2.5k-\$25k</p> <p>CLASSIC ADV. - Graded AGES 40-85: \$2.5k-\$20k Graded DB YRS 1-2: ROP + 6%</p> <p>Height & Weight Table YES</p> <p>Phone Interview at POS: NO</p> <p>CFG Niches: Current Breast Cancer meds/no chemo/radiation over 2 years = Select Current use of Buprenorphine/suboxone and no drug/alcohol classes within 3 years =Elite</p>	<p>IMMEDIATE SOLUTIONS Issue Age: 0-85 Immediate Death Benefit AGES 0-55: \$1k-\$50k AGES 56-65: \$1k-\$40k AGES 66-75: \$1k-\$30k AGES 76-85: \$1k-\$25k</p> <p><i>Underwriting is different Ages 0-17 (Juvenile policies)</i></p> <p>EASY SOLUTION Graded DB AGES: 18-80: \$1k-\$25k YRS 1-2: ROP +10% Int</p> <p>Height & Weight Table YES</p> <p>Phone Interview at POS: NO</p> <p>TransAmerica Niches: COPD, Diabetes = Standard Diabetes w/ Neuropathy=STD Underwriting based on single impairment</p>

AIG and Great Western are Guaranteed Issue products when client does not qualify for one of the products listed above.

AIG and Great Western are graded death benefit (ROP for years 1-2 for health-related death).

AIG Product Name = GIWL / Great Western Product Name = Guaranteed Assurance