

**\*\* Important! \*\***

**Make Sure To Print & Save These Pages - They Will Help You A Lot.**

Here are the **Top Carriers** and their **Main Products** that you'll want to learn about to start using first. These are the only ones you need to know about for now.

## Americo

**Term 125** (*term - issue ages 20-75*)

**Face amounts: \$25,000 to \$250,000.** The Term 125 comes with an extra 25% of accidental death coverage.

**Example - Face amount: \$200,000 plus an extra \$50,000 of accidental death coverage.**

**CBO 100** (*term - issue ages 20-60*)

**Face amounts: \$25,000 to \$250,000.** The CBO 100 is a basic Term plan, but with 100% Return Of Premium. It can also be done with only 50% of ROP, but pays less commission to the agent.

**\* Only the CBO 100 & CBO 50 plans have the Return of Premium options.**

**\*\* Important Note** - Term 125 & CBO Plans can both go up to \$400,000 face amounts, however, **Do Not sell any Americo policies over \$250,000 face amounts** or there will be additional underwriting required and it will be much harder to get your clients approved.

**Eagle Premier** (*final expense - issue ages 50-85*)

**Face amounts: \$2,000 to \$30,000** - E-app. only. With Instant Approvals.

This plan has a special low price rating for tobacco users. And it also includes additional accidental death coverage equal to the face amount.

**Example - Face amount: \$20,000 plus an extra \$20,000 of accidental death coverage.**

**\*\* Americo Term Products can be submitted by paper app or E-app.**

**\*\* Eagle Premier MUST be done through E-app.**

---

## Mutual Of Omaha

### **Term Life Express** (*term - issue ages 18-70*)

**Face amounts: \$25,000 to \$300,000.** This plan is useful for people who take pills or insulin for their diabetes, provided that they were not diagnosed earlier than age 50. Return Of Premium is also available up to certain ages and allows for the client to convert the Cash Back for a Reduced Paid Up Policy good till age 100.\*

**\*(You can see this option and the amount right there on the quoting tool)**

### **Living Promise** (*final expense - issue ages 45-85*)

**Face amounts: \$2,000 to \$40,000.** A decent plan that is useful for people who take pills or insulin for their diabetes, provided that they were not diagnosed earlier than age 50. Also offers Instant Approvals if using E-app.

### **Guaranteed Advantage** (*accidental death - issue ages 18-70*)

**Face amounts: \$50,000 to \$500,000.** This plan is great for adding on to other plans, or for someone who is unable to qualify for anything else since approvals are guaranteed. And it also has the Return of Premium option available. Can also be used for the whole family.

### **Children's Whole Life** (*whole life w/cash value - issue ages 0-17*)

**Face amounts: \$5,000 to \$50,000.** This is a great starter plan with only a few health questions. Great for targeting families and getting referrals.

**\*\* All products can be written with a paper app or E-app.**

---

## Aetna

### **Accendo** *(final expense - issue ages 40-89)*

**Face amounts: \$2,000 to \$50,000**, depending on the insured's age. This is one of the easiest and simplest final expense plans to use... Instant Approvals, Great for clients with COPD, and also useful for clients with diabetes who take insulin. This product does Not have any Height/Weight requirements to qualify.

**\*\*** *This product can be written with a paper app or E-app.*

---

## AIG

### **Guaranteed Issue** *(final expense - issue ages 50-85)*

**Face amounts: \$5,000 to \$25,000**. This plan is good for someone who has a lot of health issues, such as someone that currently has cancer or who may have had a heart attack or stroke recently.

Since this is a guaranteed issue plan, it will have limited coverage for the first 2 years of the policy. So if the insured passes away within the first 2 years of the issue date, the beneficiary will only receive a return of all premiums plus 10% interest on those premiums. After 2 years, the insured is covered for the whole face amount.

This is available to write using an E-app or paper app.

**\*\****Must be contracted with them to write any products, even paper apps.*

---

## John Hancock

### **Simple Term with Vitality** *(term - issue ages 20-60)*

**Face amounts: \$25,000 to \$500,000**. This product is a really low priced term plan and it also offers Instant Approvals. This product offers many special perks when you get it, such as an Amazon prime membership, or an Apple I-watch and lots of other cool benefits. They also give clients the option to get some money back every year on their premiums. This plan may also approve clients with diabetes on Insulin, provided they were **not** diagnosed with diabetes prior to age 40, and with no complications. This product also offers a Return Of Premium benefit.

**\*\*** *This product must be written with an E-app.*

---

## Other Carriers

*These are additional carriers that you may need at some point in the future.*

---

### American Amicable

**Senior Choice** (final expense - issue ages 50-85)

**Face amounts: \$2,500 to \$35,000.** This plan is good for someone who is healthy or has a lot of health issues. There are 3 different plans available: Immediate, Graded & ROP. The underwriting can be more flexible than other final expense plans from other carriers. Also offers Instant Approvals if using E-app.

*\*\* This product can be written with a paper app or E-app.*

---

### Transamerica

**Final Expense LP121** (final expense - issue ages 45-85)

**Face amounts: \$1,000 to \$50,000,** depending on the insured's age. This plan is good for clients with COPD, and also useful for clients with diabetes who take insulin.

*\*\* This product can be written with a paper app or E-app.*

---

### Columbian Financial Group (CFG)

**Safeshield - Simplified Issue Term** (term - issue ages 18-65)

**Face amounts: \$25,000 to \$250,000.** This product is great for clients who do not have a social security number but who do have a TIN. This plan offers 2 different types of Return of Premium options: 50% or 100%.

You do have to submit new business with this company before they will start the process to get you appointed with them. So to write your first application, you will need to contact your up-line to get a paper application to write the business.

*\*\* This product can be written with a paper app or E-app. However, the first application must be on a paper application.*

---

## Athene

### **Fixed & Indexed Annuities** *(you only need your life insurance license to sell these)*

The main purpose of these are for clients who want to benefit from the upside of the stock market, with no downside risk. These can also be used to create an income for life for the annuity client.

*\*\* These products can be written with a paper app or E-app.*

---

### **\*\* Some Important Notes To Remember:**

- \* Most E-apps will work much better with a laptop or an I-pad. Not very many tablets are compatible with E-apps.
- \* Getting going, stick with the main products so you can get familiar with them and are able to sell them easier.
- \* Understanding products is not as important as making calls and setting appointments. The best way to learn is to get out there and just do it.
- \* Another good way to learn about products, is to call the carriers and ask them questions about the products mentioned above. Their marketing/sales departments can answer all your product questions.
- \* If you don't know if a client will qualify for a specific product, call the carrier and ask to speak to an underwriter and ask them for a risk assessment.
- \* Once you are contracted with the carriers, you can call their marketing department and ask them to send you supplies by email and regular mail.
- \* Even though most carriers have E-apps, you should always have paper apps as back up. And always prepare for your appointments the day before.