

Final Expense Companies

(Please print and keep with you while selling. Some of the main benefits of using each carrier are highlighted in RED)

Level Day One Coverage

- AIDS & HIV as long as they have not increased their medications in the last 2 years – Great Western
- AFIB-Liberty Bankers-Standard, Royal Neighbors-Level, Transamerica-Standard
- AFIB not taking medication- GPM
- AFIB if diagnosed 5 years ago and not taking medication
- Angina-Prosperity, Transamerica-preferred after 2 years of being diagnosed
- Angina not taking medication- GPM
- Asthma- PRCUA, Transamerica Standard and Prosperity (they go by how often the medication is taken and if considered chronic)
- Bipolar/Schizophrenic- PRCUA, Liberty Bankers, Royal Neighbors, Foresters, and Transamerica- Preferred. Prosperity if not hospitalized in last 2 yrs for condition.
- Blood Thinner -PRCUA -if being used as a maintenance drug for a condition that occurs over 2 years and the prescription has not been increased, they would qualify for day one coverage, Great Western - if being used as a maintenance drug for a condition that occurs over 2 years and the prescription has not been increased, they would qualify for day one coverage
- Build Chart Not Used- Royal Neighbors, Columbia is liberal
- Cancer- after 2 years (before 2 years Modified)-Liberty Bankers, Royal Neighbors
- Cancer-after 3 years - Sentinel
- Congestive Heart Failure – Transamerica-possible if condition resolved
- COPD if not on Oxygen – Great Western, Liberty Bankers or TransAmerica
- Diabetic taking insulin (pill or injection) if diagnosed any age-Prosperity (any age or cc),
- Diabetic taking insulin (pill or injection) if diagnosed any age-Prosperity (any age or cc), GPM (under 80 cc of insulin)
- Diabetic taking insulin (pill or injection) if diagnosed after age 18-Foresters, Transamerica-Standard (any dosage insulin)
- Diabetic taking insulin (pill or injection) if diagnosed after age 30-Royal Neighbors after age 40-PRCUA, after age 50-Mutual of Omaha
- Depression-Prosperity, Government Personnel Mutual, Liberty Bankers, Royal Neighbors, Transamerica-Preferred, Mutual of Omaha, Sentinel
- Kidney/Liver Disease-Liberty Bankers-Standard
- Lupus- Settlers Silver, Liberty Bankers-Standard and Foresters-Preferred
- Multiple Sclerosis –Foresters, TransAmerica-Standard
- Neuropathy – Royal Neighbors
- Gabapentin – as long as they do not have neuropathy-and can get a Dr notice that do not have diabetes-Sentinel
- Neuropathy -without being diabetic-Sentinel
- Seizures – Prosperity, Liberty Bankers-Standard, Foresters and Mutual of Omaha
- Sleep Apnea if not on oxygen –Prosperity, Government Personnel Mutual, Liberty Bankers and TransAmerica-Preferred
- Sleep Apnea if on oxygen that goes to C-pap- Prosperity, Government Personnel Mutual,

Royal Neighbors, Mutual of Omaha

- Sleep Apnea and not on oxygen – Sentinel
- Smokers – American Amicable and Americo has best rates over age 60
- TIA/Stroke-Level after 2 years -PRCUA, Prosperity, Liberty Bankers, Foresters, Mutual of Omaha
- TIA/Stroke-Level after 3 years

Graded (pays 30% first year, 70% second year and 100% after two years)

- AFIB- Government Personnel Mutual, Mutual of Omaha, Sentinel
- Angina-Government Personnel Mutual and Mutual of Omaha if on RX
- Angina-within 3-5 years-Sentinel
- Bipolar/Schizophrenic- Mutual of Omaha and Government Personnel Mutual
- Dialysis – Transamerica
- Epilepsy – Government Personnel Mutual
- Kidney/Liver Disease-Royal Neighbors and Transamerica, Sentinel
- Lupus-Government Personnel Mutual, Sentinel and Mutual of Omaha
- Multiple Sclerosis – Government Personnel Mutual, Liberty Bankers, Mutual of Omaha, Sentinel
- COPD if not on Oxygen-GPM, Foresters, Royal Neighbors
- COPD with or without Oxygen-Sentinel
- Seizures -GPM
- Sleep Apnea-on oxygen that goes to C-pap – Sentinel
- TIA/Stroke-within 3-5 years-Sentinal

Modified/Guarantee Issue (2 Year Wait – pays client back all premiums plus 10% upon death first 24 months) Settlers Bronze, AIG, Great Western or Gerber. Any of the following condition if occurs within the last 2 years unless listed above through a special carrier above or within Great Western perimeters below:

- AFIB
- Alzheimer's
- Angina
- Blood Thinners
- Dementia
- Heart Attack
- Memory Medications
- Organ Transplant,
- Oxygen
- Parkinson's Disease
- Stent Placement
- TIA/Stroke (within 2 years)

Note: Many times, you can write Great Western Assurance Plus for day one coverage if the following can all be answered NO. This is fully underwritten so must be answered correctly:

- In the last two years, has the applicant been a patient in hospice, a hospital, or a nursing home for five or more days?
- Is the applicant unable to independently perform routine activities such as bathing, dressing, eating, toileting, or transferring to or from a bed or chair?

- In the last two years, has the applicant been diagnosed with, been prescribed medication for or treated by a healthcare provider for any of the following diseases: Cancer (other than basal cell carcinoma), Tumor, Insulin-Dependent Diabetes, Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or Acquired Immune Deficiency Syndrome-Related Complex (ARC), or any Disorder of the Blood, Kidney, Lung, Brain, Heart, Circulatory System, or Liver? **For Prescriptions: Please do not mark "Yes" if the prescription(s) is a maintenance medication and has remained the same (or the generic equivalent) at the same or a decreased dosage for the past two years. For Treatment: Please do not mark "Yes" if your visit(s) with your healthcare provider in the last two years was a routine review of your maintenance medication and no additional treatment was given or diagnosis was made**

write Great Western Assurance Plus for day one coverage if the following can all be answered NO. This is fully underwritten so must be answered correctly:

- In the last two years, has the applicant been a patient in hospice, a hospital, or a nursing home for five or more days?
- Is the applicant unable to independently perform routine activities such as bathing, dressing, eating, toileting, or transferring to or from a bed or chair?
- In the last two years, has the applicant been diagnosed with, been prescribed medication for or treated by a healthcare provider for any of the following diseases: Cancer (other than basal cell carcinoma), Tumor, Insulin-Dependent Diabetes, Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or Acquired Immune Deficiency Syndrome-Related Complex (ARC), or any Disorder of the Blood, Kidney, Lung, Brain, Heart, Circulatory System, or Liver? **For Prescriptions: Please do not mark "Yes" if the prescription(s) is a maintenance medication and has remained the same (or the generic equivalent) at the same or a decreased dosage for the past two years. For Treatment: Please do not mark "Yes" if your visit(s) with your healthcare provider in the last two years was a routine review of your maintenance medication and no additional treatment was given or diagnosis was made during your visit(s).**

Level – Modified – Graded

Aetna

- **Level, Graded and Modified Policies**– use when over the age of 85 if healthy (level)
- Reference last page to see what products are available per state (Aetna, American Continental Insurance Company, Continental Life Insurance Company of Brentwood TN)
- **Also offer contracts for MedSupp, Hospital Indemnity, Continental Care, Recovery Care, Nursing Facility Care, Home Care, Cancer & Hear Attack or Stroke** - reference last page to see what products are available per state
- Issue ages
 - Level: min \$3,000 max \$35,000 ages **45-89**
 - 45-65 \$3,000-\$35,000
 - 66-80 \$3,000-\$25,000
 - 81-85 \$3,000-\$15,000
 - 86-89 \$3,000-\$10,000
 - Graded: min \$3,000 max \$35,000 ages 45-80
 - 45-65 \$3,000-\$35,000
 - 66-80 \$3,000-\$25,000
 - Modified: min \$3,000 max \$35,000 ages 45-75
 - 45-65 \$3,00-\$35,000
 - 66-75 \$3,000-\$25,000

Americo

- Carries Level (Ultra Protector I), Level (Ultra Protector II) and Guaranteed Issue 3yr Graded (Ultra Protector III)
- Ultra-Protector I for healthy people who can answer no to all questions. **Accelerated death benefit included at no additional cost**
- Ultra-Protector II to age 80-can answer “no” to Part I but answers “yes” to 1 or more questions in Part 2. **Accelerated death benefit included at no additional cost**
- Ultra-Protector III- 3 yr graded benefit in all states except AR, IL, MA, MN, NV, NJ, PA, WA, WV to ages 75. **Everyone can qualify. If client dies as a result of an accident, they receive full benefits.**
- **Offers telesales in every state except for NY**
- **No POS required (Randoms are conducted on a lottery system so there is a chance they may call your client back)- good for clients that may have a speech impairment that does not have major health challenges and qualifies for level benefits OR if POS is not available during the hours you are working.**
- **State-of-the-art online telesales system for Eagle product**
- Issue ages
 - Ultra-Protector I: min \$2,000 max \$30,000 ages 50-85
 - Ultra-Protector II: min \$2,000 max \$30,000 ages 50-80
 - Ultra-Protector III: min \$2,000 max \$10,000 ages 50- 75

American Amicable

- Senior Choice Carries level, graded, and return of premium (modified)
- Family Choice application available for ages 0-49.
- Best smoker rates over age 60
- Spanish Brochures and Direct Line for Spanish POS
- Nursing home waiver of premium rider ages 50-85 waives premiums for 90 days (available on Immediate death benefit only)
- Convertible at a rate up to 5 times the CIA coverage
- No cost Terminal Illness and Accelerated Confined Care riders
- Issue ages
 - Level: Senior Choice: min \$1,000 max \$35,000 ages 50-75
 - Level: Senior Choice: min \$1,000 max \$20,000 ages 76-85
 - Graded: Senior Choice: min \$1,000 max \$20,000 ages 50-85
 - 1st year – 30% of face amount
 - 2nd year - 70% of face amount
 - 3rd year - 100% of face amount
 - Return of Premium: Senior Choice: min \$1,000 max \$20,000 ages 50-64
 - During the 1st 3 policy years – Premiums paid plus 10%
 - After the 3rd policy year – Full face amount of policy
 - Return of Premium: Senior Choice: min \$1,000 max \$20,000 ages 65-85
 - During the 1st 2 policy years – Premiums paid plus 10%
 - After the 2nd policy year – Full face amount of policy

Baltimore Life Silver Silver

- Carries level (Silver Guard I) Graded (Silver Guard II) and Modified (Silver Guard III)
- Life Pay or 10 pay
- Can be sold over the phone through Voice Signature
- Liberal underwriting on COPD – if diagnosed with COPD but not on oxygen they may be able to approve as a Silver II graded
- Liberal underwriting on Cancer victims – if patient goes into remission, they may be able to cover (case-by-case underwriting decision)
- Accepts Credit Cards ONLY on first paper application. Their second payment would need to be a PAC or Direct Bill.
- Graded death benefit pays out 25% of the policy face amount the first year; 50% the second year; after the second year the policy pays 100% of its face value.
- Issue ages
 - Level: Silver Gard I: min \$2,500 max \$25,000 ages 50-75
 - Level: Silver Gard I: min \$2,500 max \$15,000 ages 76-80
 - Graded: Silver Gard II: min \$2,500 max \$15,000 ages 50- 80
 - Modified: Silver Gard III: min \$2,500 max \$10,000 ages 50-80

Columbian Life

- Carries Level (Dignified Choice-Classic I), and Graded (Dignified Choice-Classic I I) benefits,
- Insulin Dependent Diabetics (ages 50-85) Full immediate Death Benefit
- If diagnosed with diabetes prior to the age of 50, they will qualify for a level product although they cannot be insulin dependent.
- Applicants being treated with medications for depression, heart attack or circulatory surgery, irregular heart rhythm, or stroke - Full immediate death benefits
- Asthma requiring daily inhaler - Full immediate death benefits
- Issue ages
 - Level min \$5,000 max \$25,000 ages 25-44
 - Level min \$2,500 max \$25,000 ages 45-85
 - Graded: min \$2,500 max \$15,000 ages 45- 85
 - Minimum \$5,000 in Washington

Forester Plan Right

- Carries Level, Graded Death and Modified benefits (all called PlanRight).
- Coverage ages Level and graded to ages 50-85 Modified to ages 50-80
- All PlanRight products can be sold over the phone
- Policy approval over the phone for Telesales through Voice Signature
- Foresters will pay within 48 hours if application is in good order
- Excellent rates for smokers
- No special rating for diabetics on insulin or pill
- Forester's pays all appointment fees
- Foresters is hard to beat on pricing for healthy 60 to 80-year old's
- Need E&O Insurance
- Issue ages
 - Level: min \$2,000 max \$35,000 ages 50- 85
 - Level min \$2,000 max \$15,000 ages 81- 85
 - Graded: min \$2,000 max \$20,000 ages 50- 85
 - Graded: min \$2,000 max \$10,000 ages 81- 85
 - Modified: min 2,000 max 15,000 ages 50-80

GPM (Government Personnel Management)

- Carries Level, Graded and Modified Benefits
- Not in NY or NJ
- Will accept a ONE-time credit card payment to reinstate policies, initial payments while waiting for federal allotment setup or top bring a policy current.
- 10 year pay and 20 year pay
- Competitive rates and case by case underwriting
- Highest commission on Graded and Modified
- Level rates on diabetics
- GPM works with health condition within the last 12 to 24 months verses medications being

taken

- 9 out of 10 GPM will write a customer with health issues with a graded product.
- Easy pre-qualify a customer with underwriting
- Get paid in 48 hours if clean application with immediate draft
- Minimum payment \$10.00
- Issue ages
 - Level: \$3,000 to \$35,000 – ages 50-80
 - Level: \$3,000 to \$10,000 –ages 81-85
 - Graded: \$3,000 to \$25,000 –ages 50-80
 - Graded: \$3,000 to \$10,000 –ages 81-85
 - Modified: \$3,000 to \$10,000 – ages 50-85

Liberty Bankers

- Carries simplified (SimplPreferred and SimplStandard) and Modified benefits
- Minimum Model premium \$15.00
- Telesales
- Spanish marketing brochures
- Can be sold over the phone through Voice Signatures
- Covers COPD if not on Oxygen
- This policy offers a modified death benefit as follows: During the first 3 years: If death occurs as a result of an accident, the death benefit is 100% of the policy face amount. The non-accidental death benefit is equal to a refund of all premiums paid to date plus 10% compounded. During the 4th year, the death benefit is 100%; followed by 105% in the 5th year; and 110% in the 6th year and thereafter.
- Issue ages
 - SIMPLPreferred: min \$3,000 max \$30,000 ages 18- 80
 - SIMPLStandard: min \$3,000 max \$30,000 ages 18- 80 Can only use DIRECTEXPRESS after the age of 40)
 - Modified Whole Life: min \$1,000 max \$20,000 ages 40- 80

Mutual of Omaha Living Promise (subsidiary of United of Omaha)

- Carries Level and Graded Death benefits.
- No POS required (Randoms are conducted on a lottery system so there is a chance they may call your client back) - good for client that may have a speech impaired that does not have major health challenges and qualifies for level benefits OR if POS is not available during the hours you are working. Very competitive pricing
- Accepts Internet Banks as long as they have an account and routing number
- Accelerated Death Benefit for Terminal Illness or nursing home Confinement (in FL and CT) Rider includes no additional charges
- Offers eApplications
- Issue ages
 - Level: min \$2,000 max \$40,000 ages 45- 85
 - Graded: min \$2,000 max \$20,000 ages 50- 85

Oxford

- Not available in AL, MS, MT, NY, VT, WV
- INSTAWRITE! Find out if qualified in minutes through agent portal
- Carries Level Death benefits only
- 48-hour policy issue
- Social Security benefit draft dates available on application
- Spanish Underwriters for POS & Brochures (no Spanish application)
- Level coverage for insulin dependent diabetics
- Some of the best rates in the industry
- Point of Sale decision-average interview time is under 15 minutes – can also schedule a telephone interview through the website
- Impairment driven not medication driven
- Dedicated underwriter available to take calls for pre-qualifications, borderline scenarios, questions on specific issues, reason for a declination
- Terminal Illness & Common Carrier Rider free with program – pays out 100% with no penalties
- Requires E&O – offered for this carrier through Patriot!
- Issue ages
 - Level: min \$5,000 max \$30,000 ages 50- 85

Prosperity (New Vista – called SBLI – Golden Promise in NY)

- Not available KY, DC, HI, MT, ND, NH, PR, SD)
- Immediate decision eApp
- No phone interview required
- Underwriting decision made in 90 seconds
- eApp with Voice Signature (interview is complete after 1st yes answer on the application, they do not ask for meds. Average time is 10 minutes)
- Accepts direct express
- Voice signature application
- Smokeless tobacco only considered cigarette use in last 12 months
- Lucrative sales contest available
- Issue ages
 - Level: min \$1,500 max \$35,000 ages 50- 80
 - Accelerated Death Benefit (up to 50% of death benefit in case of terminal illness)
 - Optional Accidental Death – 1X base amount
 - Graded: \$1,500 max \$35,000 ages 50-80
 - 1st year 30% face amount, 2nd year 70% face amount, 3rd year + full face amount
 - Accelerated Death Benefit (up to 50% of death benefit in case of terminal illness)
 - Optional Accidental Death – 1X base amount (accidental death benefits are full face in years 1-2)

- Modified: \$1,500 max \$35,000 ages 50-80
 - 1st year 110% of annual premium, 2nd year 231% annual premium, 3rd year + full face amount
 - Accelerated Death Benefit (up to 50% of death benefit in case of terminal illness)
 - Optional Accidental Death – 1X base amount (accidental death benefits are full face in years 1-2)

PRCUA-Polish Roman Catholic

- Not available AL, AK, CO, HI, ID, IA, KY, LA, MA, ME, MS, MT, NV, NY, ND, OK, OR, SC, TN, UT, VA, WA
- Level and graded coverage
- Accepts credit cards and direct express
- Excellent pricing in the industry
- Accelerated death benefit – 100% any year for Level or Graded policies
- Traditional whole life available from ages 0- 40 and \$5,000 - \$500,000 face amounts. Non-Med and Med. Many times cheaper to write non-med Whole Life than Final Expense
- Also offer Term and MegaPlan (term and whole life combined; term min \$25k, WL min \$10k)
- Offers Voice Signatures for F2F and telesales
- Multiple family special pricing
- Member benefits to your clients
- Quarterly bonus to agents
- Monthly, 5-year and Single pay available
- Excellent height and weight chart
- Issue ages
 - Level:
 - \$2,500 max \$25,000 ages 40- 75
 - \$2,500 max \$15,000 ages 76- 85
 - Graded:
 - \$2,500 max \$25,000 ages 40- 75
 - \$2,500 max \$15,000 ages 76- 85
 - Guarantee Issue:
 - \$2,500 max \$25,000 ages 40- 65
 - \$2,500 max \$15,000 ages 66- 75
 - \$2,500 max \$10,000 ages 76- 85

Royal Neighbors

- Not available AK, AL, HI, LA
- Nonforfeiture Options
 - Participating reduced paid-up insurance
 - Non-participating extended term insurance (default)
 - Cash surrender
- Terminal Condition and Permanent Confinement rider free with program-pays up to 75% (age 50-85)
- \$30 certificate fee commissionable
- Voice signature application available
- eApp not available
- Issue ages
 - Level: min \$5,000 max \$25,000 ages 50- 85
 - Graded: \$5,000 max \$10,000 ages 50-85

Sentinel Security

- Originated in 1948 – AM Best B++
- Mobile App available
- New Vantage I includes Full Pay, Single Pay, 10-Pay, 20-Pay, Paid-Up 65, Paid-Up 85
- Mode: Annual, Semi-Annual, Quarterly, Monthly
- Direct Bill available after their first monthly payment – call into Customer Service
- Credit Card available for initial payment only
- FE not available in CT, IL, ME, MO, MI, NH, NJ, NY, TN, OR, VA, VT, WA, WI, WV
- Level (New Vantage I), Graded (New Vantage II) and Modified New Vantage III)
- Very inexpensive Accidental Death Rider available immediately at no cost for New Vantage I, included in first 2 years for New Vantage II and New Vantage III
- Very inexpensive Children's Protection Rider available for New Vantage I (not available for New Vantage II or New Vantage III)
- eApplications available (can use for telesales but POS will need to be conducted)
- Very inexpensive Waiver of Premium rider available for New Vantage I (not available for New Vantage II or New Vantage III)
- Accelerated Death Benefit not available
- Premiums level payable to age 121. Minimum premium \$10
- PHI is required age 18 and over. Age 15 do not need to complete phone interview. For age 16 or 17 need to complete phone interview with parent.
- Other products available: Guarantee Income Annuity, Personal Choice Annuity, Personal Choice Plus 5 Year Index, Retirement Plus Multiplier, Summit Bonus Index and Medicare Supplement.
- Issue ages
 - Level Vantage I: min \$1,000 (Single Premium \$2,000) max \$35,000 ages 0-75
 - Level Vantage I: min \$1,000 (Single Premium \$2,000) max \$25,000 ages 76-80
 - Level Vantage I: min \$1,000 (Single Premium \$2,000) max \$15,000 ages 81-85
 - Graded Vantage II: min \$1,000 (Single Premium \$2,000) max \$20,000 ages 45-80
 - Graded Vantage II: min \$1,000 (Single Premium \$2,000) max \$15,000 ages 81-85
 - Modified: min 1,000 (Single Premium \$2,000) max 15,000 ages 45-85

Transamerica

- Carries Level (Immediate Solution), 10 Pay and Graded (Easy Solution) benefits.
- Direct Express for Final Expense Product (credit cards not accepted)
- Covers COPD if not on Oxygen
- Diabetic taking insulin (pill or injection) – TransAmerica if diagnosed before age 50
- Modified Benefit from age 18 to 80
- Accelerated Death Benefit Rider (not available in New York)
- ADBR with Nursing Home Option (not available in New York)
- Issue ages
 - Level: min \$1,000 max \$50,000 ages 0-55
 - Level: min \$1,000 max \$40,000 ages 56-65
 - Level: min \$1,000 max \$30,000 ages 66-75
 - Level: min \$1,000 max \$25,000 ages 76-85
 - Modified: min 1,000 max 25,000 ages 18-80

United Home Life

- Carries Level, Graded, and Modified.
- Guarantee Issue Graded Benefit Endowment Insurance – no health questions, physical exams or PHI's. Yr 1 refund of premium plus 6% interest, Year 2 refund of premiums plus 12% interest, Year 3 refund of premium plus 18% interest. Full death benefit after 3 policy years.
- Simplified Issue Graded – Year 1 refund of premiums plus 12% interest, Year 2 refund of premiums plus 24% interest. Graded Express Issue Whole Life – free for face amounts over \$10,000 or more:
 - Identify theft Waiver of Premium Rider
 - Hospital Stay Waiver of Premium Rider
 - Common Carrier Accidental Death Benefit Rider
- Express Issue Premier & Deluxe ideal for healthy clients up to \$150,000 in coverage
- Offers a non-medical Term ages 20-45
- Issue ages
 - Express Issue Premier: min \$5,000 max \$100,000 ages 20-60
 - Express Issue Premier: min \$5,000 max \$50,000 ages 61-80
 - Express Issue Deluxe: min \$5,000 max \$50,000 ages 20-80
 - Simplified Issue: min \$10,000 max \$150,000 ages 18-50
 - Simplified Issue: min \$10,000 max \$100,000 ages 51-60
 - Simplified Issue: min \$10,000 max \$50,000 ages 61-80
 - Guarantee Issue Graded Endowment: min \$5,000 max \$10,000 ages 45-75
 - Graded: min \$2,000 max \$25,000 ages 25-80

Guarantee Issue Products

AIG

- Not in NY, ME and PA
- Carries guarantee issue only – lowest prices available/competes with Gerber pricing
- Offers 50% advance on commission
- Daily and quick payout, 50% advance and no residual
- **Credit Cards accepted**
- **Terminal & Chronic Illness Rider included free with policies**
- **Use to compete with mail order companies such as Golden Rule, Colonial Penn, and AARP**
- **Do not need E&O**
- **eApplications**
- Issue ages
 - Guaranteed: min 5,000 Max 25,000 ages 50-80

Gerber

- Carries guarantee issue only – lowest prices available
- They pay out monthly commissions only, no residuals and no advances
- Very low comp plan
- **Can use Credit Cards**
- **Use to compete with mail order companies such as Golden Rule, Colonial Penn, and AARP**
- **eApplications**
- Issue ages
 - Guaranteed: min 5,000 Max 25,000 ages 50-80

Great Western Guaranteed Assurance

- Carries Level & Guaranteed Issue Benefits
- Not in AK, CT, HI or NY. Pending in CA, DC, DE, ME, MT, NH, and VT.
- **Level only required 3 questions and VERY LIBERAL - There is no script check, MIB or telephone interview! You can get level coverage for Congestive Heart Failure, Alzheimer's, Dementia, Amputation – even organ transplant - if the client was diagnosed (or had the operation) over two years ago, and their meds have stayed the same or decreased. In cases such as these, rates become a moot point because there are no other company on the market that will give Level coverage for conditions such as these.**
 - 1) In the last two years, has the applicant been a patient in a hospital, hospice, or nursing home for five or more days?
 - 2) Is the applicant unable to perform routine activities such as bathing, dressing, eating, toileting, or transferring to or from a bed or chair?
 - 3) In the last two years, has the applicant been diagnosed with, been prescribed medication for, or treated by a healthcare provider for any of the following diseases: Cancer (other than basal cell carcinoma), Tumor, Insulin-Dependent Diabetes, Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or Acquired Immune Deficiency Syndrome-Related Complex (ARC), or any Disorder of the

Blood, Kidney, Lung, Brain, Heart, Circulatory System or Liver?

- Credit Cards Accepted
- Spousal bonus rider included on both plans at no additional cost (pays an additional \$1,000 on the first death if both spouses apply at the same time; minimum \$10k in coverage).
- Dependent Child and Grandchild Rider available for only \$1 a month; pays \$2500 on the first death of a dependent child or grandchild.
- Does not offer eApps
- Issue ages
 - Guaranteed Issue: min \$1,000 max \$40,000 ages 40- 80

NCE Generations Plus (Term Product)

- Guarantee Issue Term Life-Used for clients in need of life insurance with no available options for them because they do not qualify for Final Expense GI due to their age (can write age 18-75).
- 5 year Renewable and Convertible Modified Whole Life
- Renewable to age 80
- No one turned down!
- Weekly commissions
- eApps available
- Graded death benefit first 2 years
- Currently available in AL, AR, AZ, CA, CO, DC, DE, FL, GA, IA, IS, IL, KS, KY, LA, MI, MO, MS, NC, ND, NE, NJ, NV, OH, OK, PA, SC, SD, TN, TX, WV, WY.
- Costs by Bands:
 - | | <u>\$25,000</u> | <u>\$50,000</u> |
|-------------|-----------------|-----------------|
| • Age 18-34 | \$35.00 | \$38.00 |

5Star (Term Product)

- Term life insurance with Terminal Illness coverage to age of 100
- Not available in NJ, NY, VT, WA
- Death Benefits are as follows:
 - 18-50: \$10k-\$100k
 - 51-60: \$10k-\$50k
 - 61-64: \$10k-\$25k
- Used to cover individuals under the age of 50. It allows you to get Simplified Issue under the age to 50 with Day One Coverage.
- eApp available
- Easily qualify applicants as the paper application is the only "underwriting". The applicants must be able to answer the "Actively at Work" question yes
- Only 7 medical history questions on application with a limited amount of medical history inquiry
- No phone interviews
- No MIB checks
- No Rx checks
- No height and weight guidelines

- Voice signature for electronic applications
- Minimal paperwork (2 page app, bank draft form, replacement if applicable)
- No exclusions for acts of war or terrorism. Can use these plans provide additional life benefits to clients at higher risk for this type of situation. People who work as first responders, police officers, EMT's, firefighters, school teachers, government workers in government buildings, etc.
- Issue ages & Death Benefits:
 - 18-50: #10k-\$100k
 - 51-60: \$10k-\$50k
 - 61-64: \$10k-\$25k

- Age 13-44 \$39.00 \$47.00
- Age 45-54 \$50.00 \$69.00
- Age 55-64 \$81.00 \$131.00
- Age 65-75 \$236.00 \$442.00

- Issue ages

- Guaranteed Issue Term: 2 bands available \$25k and \$50k ages 18-75

Great Western Guaranteed Assurance

- Carries Level & Guaranteed Issue Benefits
- Not in AK, CT, HI or NY. Pending in CA, DC, DE, ME, MT, NH, and VT.
- Level only required 3 questions and VERY LIBERAL - There is no script check, MIB or telephone interview! You can get level coverage for Congestive Heart Failure, Alzheimer's, Dementia, Amputation – even organ transplant - if the client was diagnosed (or had the operation) over two years ago, and their meds have stayed the same or decreased. In cases such as these, rates become a moot point because there are no other company on the market that will give Level coverage for conditions such as these.
 - 4) In the last two years, has the applicant been a patient in a hospital, hospice, or nursing home for five or more days?
 - 5) Is the applicant unable to perform routine activities such as bathing, dressing, eating, toileting, or transferring to or from a bed or chair?
 - 6) In the last two years, has the applicant been diagnosed with, been prescribed medication for, or treated by a healthcare provider for any of the following diseases: Cancer (other than basal cell carcinoma), Tumor, Insulin-Dependent Diabetes, Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or Acquired Immune Deficiency Syndrome-Related Complex (ARC), or any Disorder of the Blood, Kidney, Lung, Brain, Heart, Circulatory System or Liver?
- Credit Cards Accepted
- Spousal bonus rider included on both plans at no additional cost (pays an additional \$1,000 on the first death if both spouses apply at the same time; minimum \$10k in coverage).
- Dependent Child and Grandchild Rider available for only \$1 a month; pays \$2500 on the first death of a dependent child or grandchild.
- Does not offer eApps
- Issue ages
 - Guaranteed Issue: min \$1,000 max \$40,000 ages 40- 80

NCE Generations Plus (Term Product)

- Guarantee Issue Term Life-Used for clients in need of life insurance with no available options for them because they do not qualify for Final Expense GI due to their age (can write age 18-75).
- 5 year Renewable and Convertible Modified Whole Life
- Renewable to age 80
- No one turned down!
- Weekly commissions
- eApps available
- Graded death benefit first 2 years
- Currently available in AL, AR, AZ, CA, CO, DC, DE, FL, GA, IA, IS, IL, KS, KY, LA, MI, MO, MS, NC, ND, NE, NJ, NV, OH, OK, PA, SC, SD, TN, TX, WV, WY.
- Costs by Bands:

•	<u>\$25,000</u>	<u>\$50,000</u>
•	Age 18-34 \$35.00	\$38.00

- Age 13-44 \$39.00 \$47.00
- Age 45-54 \$50.00 \$69.00
- Age 55-64 \$81.00 \$131.00
- Age 65-75 \$236.00 \$442.00

- Issue ages

- Guaranteed Issue Term: 2 bands available \$25k and \$50k ages 18-75