



## SIMPLIFIED ISSUE & NON-MED TERM

Carrier	Issue Amounts	Issue Ages	Term Periods	Notes
Assurity NONMED TERM 350 (run quote on <a href="http://www.lifemarketers.com">www.lifemarketers.com</a> using the simplified issue option)	50,000-350,000	18-65 18-60 18-50 NT 18-45 TOB	10, 15 20 30 30	Fully UW, non-medical basis Full app, occasional APS. Need DMV, MIB & Rx check. NO EXAM. UP TO TABLE 8
Fidelity RAPID DECISION EXPRESS (run quote at <a href="https://sec.fidelitylife.com/prod/quote/">https://sec.fidelitylife.com/prod/quote/</a> )	25,000-250,000 25,000-250,000 25,000-250,000 25,000-250,000	18-65 18-60 18-55 18-45	10 15 20 30	Must use Rapid App electronic app process. Accept/reject basis. All medical questions must be answered "no". MIB, Rx & MVR checks done.
Fidelity RAPID DECISION MORTGAGE (run quote at <a href="https://sec.fidelitylife.com/prod/quote/">https://sec.fidelitylife.com/prod/quote/</a> )	50,000-500,000 50,000-200,000 25,000-100,000 10,000-25,000	20-45 46-55 56-65 66-70	15, 20, 30 & 40 Up to age 95	Up to 125% of mortgage amt  Table ratings not offered
Fidelity GRADED TERM (run quote at <a href="https://sec.fidelitylife.com/prod/quote/">https://sec.fidelitylife.com/prod/quote/</a> )	25,000-250,000 20,000-200,000 15,000-100,000 10,000-50,000	20-45 46-55 56-65 66-70	10 (to age 70) 20 (to age 65) 30 (to age 60)	One time decrease in face amount applies  Full coverage provided in year 3
Foresters LIFEFIRST (run illustration at <a href="http://www.foresters.com">www.foresters.com</a> )	50,000-250,000 50,000-200,000 50,000-150,000	18-50 51-55 56+	20 (to age 65 NT) 20 (to age 60 TOB) 30 (to age 55 NT) 30 (to age 50 TOB)	No exam, labs, APS. Rx, MIB required. PHI if discrepancy.
Mutual of Omaha TERM LIFE EXPRESS (run quote on <a href="http://www.lifemarketers.com">www.lifemarketers.com</a> using the simplified issue option)	50,000-400,000	18-65**  **See product guide for details regarding Full vs. 5- year guarantee.	15, 20 & 30	\$50-250K: Simplified UW: Health questions on app, build chart, MIB, Pharmacy check, random PHI. \$250-400K: Items above, PLUS mandatory PHI & Oral Swab Test. Ages 61-65 requires APS. Accept/Reject through Table 4.



## SIMPLIFIED ISSUE & NON-MED TERM (con't)

Carrier	Issue Amounts	Issue Ages	Term Periods	Notes	
TransAmerica TRENDSETTER EXPRESS (download software at <a href="http://www.agentnetinfo.com">www.agentnetinfo.com</a> )	25,000-99,999	NONSMOKER: 18-60 18-50	NONSMOKER: 10, 15, 20, 25 30	Non-med cases require a non-med supplement form with the application and will be underwritten without fluids. Standard risk classes are available.  MVR required. PHI & APS ordered at UW discretion.  Not available in Guam & VA.	
		SMOKER: 18-60 18-49 18-40	SMOKER: 10, 15, 20 25 30		
		100,000-249,999	NONSMOKER: 18-80 18-75 18-70 18-63 18-57		NONSMOKER: 10 15 20 25 30
			SMOKER: 18-80 18-73 18-65 18-57 18-46		SMOKER: 10 15 20 25 30



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TransAmerica <b>TRENDSETTER SUPER</b> (run quote on <a href="http://www.lifemarketers.com">www.lifemarketers.com</a> using the guaranteed/non-guaranteed term option)	25,000-99,999	<b>NONSMOKER</b> 18-60 18-50  <b>SMOKER:</b> 18-60 18-55 18-45	<b>NONSMOKER:</b> 10, 15, 20, 25 30  <b>SMOKER:</b> 10, 15, 20 25 30	Non-med UW is only available on Standard risk classes. Non-med UW is not available on Standard Plus and Preferred classes.  Part 2 & HIPAA required for all non-med apps. Rx check ordered on all non-med cases.
	25,000-50,000	<b>NONSMOKER:</b> 61-70 61-65  <b>SMOKER:</b> 61-70 61-65	<b>NONSMOKER:</b> 10, 15 20  <b>SMOKER:</b> 10, 15 20	
Minnesota Life <b>ADVANTAGE ELITE TERM</b> <b>EXPRESS ISSUE</b> (use <a href="http://www.winflexweb.com">www.winflexweb.com</a> for quotes or run illustration on <a href="http://www.lifecenter.minnesotalife.com/lc">www.lifecenter.minnesotalife.com/lc</a> )	100,000-250,000	16-55 16-45	5, 10, 15, 20 5, 10, 15, 20, 30	Submit an e-app then complete tele-interview.



## NON-MED UL

Carrier	Issue Amounts	Issue Ages	Notes
Fidelity RAPID DECISION UL (run quote at <a href="https://sec.fidelitylife.com/prod/quote/">https://sec.fidelitylife.com/prod/quote/</a> )	50,000-300,000 50,000-200,000 25,000-100,000 10,000- 25,000	16-45 46-55 56-65 66-75	Answer "yes" to 8 questions to qualify Up to Table D
Foresters SMART UL (run illustration at <a href="http://www.foresters.com">www.foresters.com</a> )	25,000-150,000 25,000-250,000 25,000-150,000	0-15 16-55 56-70	No exam, labs, APS. Rx, MIB required. PHI if discrepancy. Accept/Decline only
Mutual Of Omaha GUL EXPRESS (run illustrations at <a href="http://www.winflexweb.com">www.winflexweb.com</a> )	50,000-250,000	18-65	Standard & Tob only Need MIV, MVR , Rx search, random PHI. PHI required for ages 61+.



## NON-MED or SIMPLIFIED ISSUE WL

Carrier	Issue Amounts	Issue Ages	Notes
Assurity LEVEL (use the online illustrations tool under the illustrations tab at <a href="http://www.assurelink.assurity.com">www.assurelink.assurity.com</a> )	10,000-50,000 5,000-50,000 5,000-25,000	0-19 20-65 66-80	Sections A, B & C medical questions must be answered "no"
Assurity GRADED (use the online illustrations tool under the illustrations tab at <a href="http://www.assurelink.assurity.com">www.assurelink.assurity.com</a> )	5,000-35,000 5,000-25,000	40-65 66-80	Sections A & B must be answered "no", some "yes" answers in C allowed Year 1: 40%, Year 2: 75%, Year 3+: Full Benefit
Assurity MODIFIED (use the online illustrations tool under the illustrations tab at <a href="http://www.assurelink.assurity.com">www.assurelink.assurity.com</a> )	5,000-25,000	40-80	Section A questions must be answered "no", some "yes" answers in B & C allowed Year 1: 110% return of annual premium Year 2: 220% return of annual premium Year 3+: Full Death Benefit
Fidelity WHOLE LIFE (run quote at <a href="https://sec.fidelitylife.com/prod/quote/">https://sec.fidelitylife.com/prod/quote/</a> )	15,000-250,000 10,000-200,000 10,000-100,000 5,000-50,000	20-45 46-55 56-65 66-75	Answer "no" to list of questions to qualify
Foresters WHOLE LIFE (software required, download at <a href="http://www.foresters.com">www.foresters.com</a> )	25,000-150,000 25,000-250,000 25,000-150,000	0-15 16-55 56-70	No exam, labs, APS. Rx, MIB required. PHI if discrepancy.
Foresters PLANRIGHT – LEVEL (run illustration at <a href="http://www.foresters.com">www.foresters.com</a> )	2,000-35,000 2,000-15,000	50-80 81-85	Eligibility depends on answers to questions on app. No exam/labs.
Foresters PLANRIGHT – GRADED (run illustration at <a href="http://www.foresters.com">www.foresters.com</a> )	2,000-20,000 2,000-10,000	50-80 81-85	Eligibility depends on answers to questions on app. No exam/labs. Year 1: 30%, Year 2: 70%, Year 3+: Full Benefit
Foresters PLANRIGHT - MODIFIED (run illustration at <a href="http://www.foresters.com">www.foresters.com</a> )	2,000-15,000	50-80	Eligibility depends on answers to questions on app. No exam/labs. Years 1 & 2: 110% return of annual premium Years 3+: Full Death Benefit



## NON-MED or SIMPLIFIED ISSUE WL (con't)

Carrier	Issue Amounts	Issue Ages	Notes
Mutual Of Omaha WHOLE LIFE EXPRESS (use <a href="http://www.winflexweb.com">www.winflexweb.com</a> for quotes)	5,000-50,000	0-80	Simplified UW: Health questions on app, build chart, MIB, Pharmacy check, random PHI. Up to Table 4.
Presidential GRADED BENEFIT WHOLE LIFE (use GBL calculator available at <a href="http://www.presidentiallife.com">www.presidentiallife.com</a> )	2,000-20,000 2,000-15,000	0-80 81-85	Guaranteed Issue. No questions asked.
Presidential SIMPLIFIED ISSUE WHOLE LIFE (use SIWL calculator available at <a href="http://www.presidentiallife.com">www.presidentiallife.com</a> )	2,000-20,000 2,000-15,000	0-80 81-85	Any YES answer to any medical question in Part D of the app will automatically disqualify the client for Simplified coverage. Client may qualify for GBL.
Monumental IMMEDIATE SOLUTION (use rate card found at <a href="http://www.agentnetinfo.com">www.agentnetinfo.com</a> under product info select Final Expense for Monumental)	1,000-25,000	0-85	Simplified Issue UW & Jet Issue
Monumental EASY SOLUTION (use rate card found at <a href="http://www.agentnetinfo.com">www.agentnetinfo.com</a> under product info select Final Expense for Monumental)	1,000-25,000	18-80	Simplified Issue UW & Jet Issue
Monumental 10 Pay Solution (use rate card found at <a href="http://www.agentnetinfo.com">www.agentnetinfo.com</a> under product info select Final Expense for Monumental)	1,000-25,000	0-85	Simplified Issue UW & Jet Issue
Forethought FREEDOM-LEVEL (use rate card found at <a href="http://www.forethought.com">www.forethought.com</a> )	2,500-25,000	50-80	
Forethought FREEDOM-GRADED (use rate card found at <a href="http://www.forethought.com">www.forethought.com</a> )	2,500-15,000	50-80	Year 1 = 30%, Year 2 = 70%, Years 3+ = FULL
Forethought FREEDOM-ROP (use rate card found at <a href="http://www.forethought.com">www.forethought.com</a> )	2,500-10,000	50-80	Years 1 & 2 = 110% of premium pd Years 3+ = Full face amount



## NON-MED or SIMPLIFIED ISSUE WL (con't)

<p>Americo  <b>ULTRA PROTECTOR I</b>          (use rate card found at <a href="http://www.agentcafe.com">www.agentcafe.com</a> under the product library tab for quotes)</p>	<p>2,000-30,000</p>	<p>50-85          (smoker to age 80)</p>	<p>Simplified issue with level death benefit.          Must answer NO to health questions in parts 1 &amp; 2.          Must meet build requirements. MIB &amp; Rx check.</p>
<p>Americo  <b>ULTRA PROTECTOR II</b>          (use rate card found at <a href="http://www.agentcafe.com">www.agentcafe.com</a> under the product library tab for quotes)</p>	<p>2,000-30,000</p>	<p>50-80</p>	<p>Simplified issue with graded death benefit.          Must answer NO to health questions in part 1.          Must meet build requirements. MIB &amp; Rx check.          Year 1: Return of premium plus 5%.          Year 2: Greater of return of premium plus 10% OR 50% of face amount.          Year 3+: 100% of face</p>
<p>Americo  <b>ULTRA PROTECTOR IIII</b>          (use rate card found at <a href="http://www.agentcafe.com">www.agentcafe.com</a> under the product library tab for quotes)</p>	<p>2,000-10,000</p>	<p>50-75</p>	<p>Guaranteed issue with graded death benefit.          Year 1: Return of premium plus 5%.          Year 2: Return of premium plus 10%.          Year 3: 75% of face amount.          Year 4+: 100% of face amount.</p>



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Carrier	Issue Amounts	Issue Ages	Notes
Assurity (use the online illustrations tool under the illustrations tab at <a href="http://www.assurelink.assurity.com">www.assurelink.assurity.com</a> )	5,000-50,000	18-59	Must be w/in build limits & answer "no" to health questions

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Carrier	Mo Benefit	Issue Ages	Benefit Period	Elimination Period	Notes
Assurity (use the online illustrations tool under the illustrations tab at <a href="http://www.assurelink.assurity.com">www.assurelink.assurity.com</a> )	300-2,500 Max 60% of income	18-59	6, 12 or 24 months	30, 60, 90 or 180 consecutive days	4-day quick issue guaranteed Only 2 occ classes
Assurity GRADED BENEFIT DI INSURANCE (use the online illustrations tool under the illustrations tab at <a href="http://www.assurelink.assurity.com">www.assurelink.assurity.com</a> )	500-11,000	18-60	2 year 5 & 10 Year	30, 60, 90, 180 60, 90, 180 & 365	APS always required. No exam or labs required under \$5k. Labs required over \$5k. Year 1: 35% Year 2: 70% Year 3+: 100%

## ACCIDENTAL DEATH

Carrier	Issue Amounts	Issue Ages	Notes
Fidelity (run quote at <a href="https://sec.fidelitylife.com/prod/quote/">https://sec.fidelitylife.com/prod/quote/</a> )	50,000-500,000	20-65	Guaranteed issue. No medical questions. Most apps approved within 24 hours.
Foresters PREPARED (run illustration at <a href="http://www.foresters.com">www.foresters.com</a> )	50,000-300,000	18-60	Few health & lifestyle questions. No exams, labs, APS. No routine PHI.