







Term & UL Product Table					
					
STRONG FOUNDATION TERM	TERM 100/125	EQUITY PROTECTOR CLASSIC 1	TERM LIFE EXPRESS	SAFECARE TERM	FAMILY FREEDOM TERM
Issue Ages NON MED 18-80 Up to Table 4 Risks AGES 18-55: \$50k-\$500k AGES 56-80: \$50k-\$250k	Issue Ages NON MED 20-75 Up to Table 4 Risks AGES 20-75: \$25k-\$450k	Issue Ages NON MED 18-75 Up to Table 3 Risks * Not Available in NJ,CA,WA,MT * AGES 18-75: \$50k-\$300k	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	Issue Ages NON MED 18-75 Up to Table 4 Risks AGES 18-75 \$25K-\$500K Quick Telephone interview Ages 65-75	Issue Ages NON MED 18-75 Up to Table 4 Risks AGES 18-45 \$50K-\$500K AGES 46-55 \$50k-\$400k AGES 56-65 \$50K-\$250K AGES 66-75 \$50K-100K
SMART UL – NON MED 0-75	INDEX UNIVERSAL LIFE	EQUITY PROTECTOR CLASSIC 2	INDEX UNIVERSAL LIFE EXPRESS	HOME PROTECTOR TERM	
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"	Up to Table 4 Risks Issue Ages NON MED 18-75: \$50k-\$450k	Table 4-6 Risks Issue ages NON MED 18-70 >> 10,15,20 YR: \$50k-\$200k >> 30 YR: \$50k-\$100k	Up to Table 4 Risks Issue Ages NON MED 18-75 AGES 18-50: \$25k-\$300k AGES 51-60: \$25k-\$250k AGES 61-75: \$25k-\$150k	Up to Table 4 Risks Issue Ages NON MED 20-65 AGES 20-65: \$25k-\$300k	
*TERM & UL use NEAREST AGE when quoting *Always enter Date of Birth into quoter	HMS PLUS w/ ADB (Life License)	ALLIANCE UL			
	AGES 20-60: \$100k-\$250k Term Lengths Non-ROP Not Avail: MS, WA AGES 20-50: 30 AGES 51-60: 20	Table 0-6 Risks NON-MED: AGES 18-65: \$25k-\$250k AGES 66-70: \$25k-\$50k			
Foresters Niches:	Americo Niches:	Classic 2/UL EXP Rating Niches:	MOO Niches:	AmAm Niches:	Prosperity 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	Good tobacco rates	COPD, Bi Polar Heart Attack Stent in past, Angina, A-Fib	Simple application Diabetes/Insulin Diag. 45+ 3+ BP Meds, No Hosp = OK	TIN accepted but in US for over 5 yrs Cancer over 7 years Diagnosed with diabetes if over age 35 and non insulin okay	Cancer Treatment over 5 years 5 yr lookback on a lot of medical conditions Check UW Grid on medical conditions
					Updated: 6/17/2024