| PRODUCT TABLE - WHOLE LIFE / FINAL EXPENSE | | | | | | |
|--|-----------------------------|----------------------------|----------------------------|--------------------------------------|----------------------------|----------------------------|
| Americo. | Foresters * | М итиат Отана | ♥CVS Health. | AMERICAN-AMICABLE GROUP OF COMPANIES | Transamerica [®] | corebridge • |
| EAGLE PREMIER | PLAN RIGHT | LIVING PROMISE | Whole Life by Accendo | SENIOR CHOICE | IMMEDIATE SOLUTIONS | <u>SimpliNow</u> |
| | | | | | | |
| Immediate DB: 40-85 | Preferred: 50-85 | Immediate DB: 45-85 | Immediate: Pref & Std | Immediate: 50-85 | Immediate: Pref & Std | Immediate: Legacy Max |
| Issue Age (NT): 40-85 | Immediate DB | AGES 45-85 | AGES 40-89 | AGES 50-75: \$2,500-\$50k | Issue Age: 0-85 | Issue Ages: 50-85 |
| Issue Age (T): 40-80 | AGES: 50-80: \$5k-\$35k | \$2,000-\$40k | Ages 40-55: \$2k - \$50k | AGES 76-85: \$2,500-\$25k | AGES 0-55: \$1k-\$50k | \$5k-\$35k |
| AGES 40-85 (NT): \$2k-\$40k | AGES: 81-85: \$5k-15k | | Ages 56-65: \$2k - \$40k | Min DB is WA is \$5,000 | AGES 56-65: \$1k-\$40k | |
| AGES 40-80 (T): \$2k-\$40k | | | Ages 66-75: \$2k - \$30k | | AGES 66-75: \$1k-\$30k | |
| Smokers get Non-Tobacco | Standard: 50-85 | | Ages 76-89: \$2k - \$25k | Graded DB: 50-85 | AGES 76-85: \$1k-\$25k | Legacy |
| rate for 3 years, then | Immediate DB | | | AGES 50-85: \$2,500-\$25k | | Graded DB |
| death benefit reduced with | AGES: 50-80: \$5k-\$20k | | | YR 1: 30% of DB | | AGES: 50-80: \$5k-\$25k |
| same premium OR | AGES: 81-85: \$5k-\$10k | | | YR 2: 70% of DB | | YRS 1-2: ROP +10% Int |
| death benefit level with | | | | YR 3: 100% of DB | | |
| increased premium. | | | | | | |
| *AD included in Premium | | | | | | |
| EAGLE GUARANTEED: 50-80 | Basic: 50-80 | Graded: 45-80 | Modified | Return of Premium DB: | Easy Solution | Guaranteed Life |
| Graded DB | Graded DB | Graded DB | Graded DB | Graded DB | Graded DB | Graded DB |
| Face Amount: \$5k-\$15k | YRS 1-2: ROP +10% Int | AGES 45-80: \$2k-\$20k | AGES: 40-75 | AGES 50-85: \$2,500-\$25k | Ages: 18-80: \$1k-\$25k | Ages: 50-80 |
| 3 Year Graded DB: | AGES 50-80: \$5k-15k | YRS 1-2: ROP +10% Int | DB: \$2k - \$25k | AGES 50-64: ROP + 10% 3 yr | | YRS 1-2: ROP +10% Int |
| YR1: ROP + 5% | | | | AGES 65+: ROP + 10% 2 yrs | | No Health Questions |
| YR 2: ROP + 10% | | | | | | |
| YR 3: 75% of DB | | | | | | |
| YR 4: 100% of Face | | | | | | |
| | | | | | | |
| Height & Weight Table | Height & Weight Table | Height & Weight Table | Height & Weight Table | Height & Weight Table | Height & Weight Table | Height & Weight Table |
| YES | YES | YES | NO | YES | YES | Yes for Legacy |
| | | | | | | No for GI |
| Phone Interview at POS: NO | Phone Interview at POS: YES | Phone Interview at POS: NO | Phone Interview at POS: NO | Phone Interview at POS: NO | Phone Interview at POS: NO | Phone Interview at POS: NO |
| | Must be completed at | | | | | |
| | Point of sale with client | | | | | |
| | | | | | | |
| Americo Niches: | Foresters Niches: | MOO Niches: | CVS Niches | Amam Niches: | TransAmerica Niches: | Corebridge Niches: |
| E-App only | COPD = STD | COPD=Graded | No weight table | Afib = Immediate | Heart Attack, Stroke>2yrs | Most Stage 1 Cancer Level |
| Instant Approval | Bipolar, Schizo = PRD | Heart 1-2 Yrs: Graded | | Bipolar, Schizo = Imm | COPD=Standard | Breast, Cervical, Uterine, |
| 1 Year look back on heart | | | | | Oral Diabetes w/Neur=PRD | Melanoma, Prostate, |
| Smoker Advantage | | | | | | Testicular, Kidney |