






PRODUCT TABLE – TERM & UL

																																																	
<p>STRONG FOUNDATION TERM Issue Ages NON MED 18-80 Up to Table 4 Risks AGES 18-55: \$20k-\$400k AGES 56-80: \$20k-\$150k</p> <p>Term Lengths:</p> <table border="1"> <thead> <tr> <th>Male</th> <th>Non-Tob (NT)</th> <th>Tobacco (T)</th> </tr> </thead> <tbody> <tr><td>18-45</td><td>10,15,20,25,30</td><td>10,15,20,25,30</td></tr> <tr><td>46-50</td><td>10,15,20,25,30</td><td>10,15,20,25</td></tr> <tr><td>51-55</td><td>10,15,20,25</td><td>10,15,20</td></tr> <tr><td>56-60</td><td>10,15,20</td><td>10,15,20</td></tr> <tr><td>61-65</td><td>10,15,20</td><td>10,15</td></tr> <tr><td>66-70</td><td>10,15</td><td>10,15</td></tr> <tr><td>71-80</td><td>10</td><td>10</td></tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Femal</th> <th>Non-Tob (NT)</th> <th>Tobacco (T)</th> </tr> </thead> <tbody> <tr><td>18-50</td><td>10,15,20,25,30</td><td>10,15,20,25,30</td></tr> <tr><td>51-55</td><td>10,15,20,25</td><td>10,15,20,25</td></tr> <tr><td>56-60</td><td>10,15,20,25</td><td>10,15,20</td></tr> <tr><td>61-65</td><td>10,15,20</td><td>10,15</td></tr> <tr><td>66-70</td><td>10,15</td><td>10,15</td></tr> <tr><td>71-80</td><td>10</td><td>10</td></tr> </tbody> </table> <p>SMART UL – Face Amounts NON MED 0-75 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”</p> <p><i>*TERM & UL use NEAREST AGE when quoting</i> <i>*Always enter Date of Birth into quoter</i></p>	Male	Non-Tob (NT)	Tobacco (T)	18-45	10,15,20,25,30	10,15,20,25,30	46-50	10,15,20,25,30	10,15,20,25	51-55	10,15,20,25	10,15,20	56-60	10,15,20	10,15,20	61-65	10,15,20	10,15	66-70	10,15	10,15	71-80	10	10	Femal	Non-Tob (NT)	Tobacco (T)	18-50	10,15,20,25,30	10,15,20,25,30	51-55	10,15,20,25	10,15,20,25	56-60	10,15,20,25	10,15,20	61-65	10,15,20	10,15	66-70	10,15	10,15	71-80	10	10	<p>SAFE SHIELD TERM Issue Ages NON MED 18-65 Up to Table 4 Risks AGES 18-65: \$25k-\$250k</p> <p>Term Lengths NON-ROP: AGES 18-55: 15,20,30 AGES 56-65: 15,20</p> <p>Term Lengths ROP: Only 50% ROP Available AGES: 18-45: 20, 30 AGES: 46-55: 20</p> <p>CFG Niches: Simple application TIN w/out Green Card</p>	<p>HMS PLUS CBO (Cash Back) Includes Accidental Death +50% Issue Ages (NT) NON MED 20-60 Issue Ages (T) NON MED 20-52 Not Avail: MS Up to Table 4 Risks</p> <p>*Do not quote above 250k*</p> <p>Term Lengths Non-Tobacco (NT) AGES 20-55: 15,20,25,30 AGES 56-60: 20</p> <p>Term Lengths Tobacco (T) AGES 20-50: 20,25,30 AGES 51-52: 20</p> <p>HMS PLUS PAYMENT PROTECTOR >>Decreasing Death Benefit<< Issue Ages 20-75 N/A: MS AGES 18-75: \$25k-\$350k NonMed</p> <p>Term Lengths: (T) or (NT) AGES 20-60: 15,20,25,30 AGES 61-65: 15,20,25 AGES 66-70: 15,20 AGES 71-75: 15</p> <p>HMS PLUS w/ ADB (Life License) AGES 20-60: \$100k-\$200k</p> <p>Term Lengths Non-ROP Not Avail: MS, WA AGES 20-50: 30 AGES 51-60: 20</p> <p>Term Lengths ROP: Not Avail: MA,MS,NJ,OR,PA,WA AGES 20-50: 30</p> <p><i>Full Comp</i></p>	<p>EQUITY PROTECTOR CLASSIC 1 Issue Ages NON MED 18-75 Up to Table 3 Risks * Not Available in NJ,CA * AGES 18-75: \$50k-\$300k</p> <p>Term Lengths (NT) AGES 18-55: 10,15,20,30 (NT) AGES 56-65: 10,15,20 (T) AGES 18-50: 10,15,20,30 (T) AGES 51-65: 10,15,20 (T/NT) AGES 66-70: 10,15 (T/NT) AGES 71-75: 10</p> <p>EQUITY PROTECTOR CLASSIC 2 Issue Ages 18-70 Table 4-6 Risks AGES 18-70 >> 10,15,20 YR: \$50k-\$200k >> 30 YR: \$50k-\$100k</p> <p>Term Lengths: AGES 18-50: 10,15,20,30 AGES: 51-60: 20, 15, 10 AGES 61-65: 10,15 AGES 66-70: 10</p> <p>CLASSIC 2 Niches: Refer to UW Guide for details Diabetes-Insulin Heart Attack >6 months Stent, Angina, A FIB COPD-Mild (NT)</p>	<p>TERM LIFE EXPRESS Issue Ages NON MED 18-70 Up to Table 4 Risks AGES 18-50: \$25k-\$300k AGES 51-60: \$25k-\$250k AGES 61-70: \$25k-\$150k</p> <p>Term Lengths NON-ROP: AGES 18-50: 10,15,20,30 AGES 51-60: 10,15,20</p> <p>AGES 61-70: 10,15</p> <p>Term Lengths ROP AGES 18-50: 100%: 30 Yrs</p> <p>GUL EXPRESS Issue Ages (NT) NON MED 18-70 Issue Ages (T) NON MED 18-65 Up to Table 4 Risks AGES 18-50: \$25k-\$300k AGES 51-60: \$25k-250k AGES 61-70: \$25k-150k</p> <p>*PHONE INTERVIEW* As needed after submitted</p>
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<p>FORESTERS Niches: Insulin ok w/ Term (not UL) COPD: Mild (NT) ok w/ Term (not UL) Cancer ok after 10 yrs Tobacco rate w/term: only cigarettes</p> <p><i>Questionnaires Required for: Diabetes, Mental/Nervous Disorder, Respiratory, BP ADL for Ages 75+</i></p>	<p>LIVING BENEFITS: TERM and UL: YES</p>	<p>LIVING BENEFITS: HMS Plus 125 CBO: Yes HMS Payment Protector: No</p>	<p>LIVING BENEFITS: Classic 1: YES Classic 2: NO</p>	<p>MOO Niches: Simple application Diabetes/Insulin Diag. 50+ 3+ BP Meds, No Hosp = OK</p> <p><i>Full Comp</i></p> <p>LIVING BENEFITS: NON-ROP: Yes ROP: Terminal Illness Only</p>																																													
<p>PAPER APP or E-APP</p>	<p>PAPER APP or E-APP</p>	<p>PAPER APP or E-APP</p>	<p>E-APP Only</p>	<p>PAPER APP or E-APP</p>																																													

**Refer to Underwriting Grids for Complete UW Info – Accept/Decline Based on Single Impairment – Always Check Height & Weight
 Tobacco Use may affect UW decision with diabetes, asthma, and COPD**