







**WHOLE LIFE / FINAL EXPENSE PRODUCT GRID**

					
<p><b>EAGLE PREMIER</b>  <b>Issue Age (NT): 50-85</b>  <b>Issue Age (T): 50-80</b></p> <p>AGES 50-85 (NT): \$2k-\$30k            AGES 50-80 (T): \$2k-\$30k</p> <p><i>Smokers get Non-Tobacco rate for 3 years, then death benefit reduced with same premium OR death benefit level with increased premium.</i></p> <p><b>Height &amp; Weight Table</b>            YES</p> <p><b>Phone Interview: NO</b></p> <p><b>Americo Niches:</b>            E-App only            Instant Approval</p> <p><b>LIVING BENEFITS:</b>  <b>Yes – refer to grid</b></p>	<p><b>PLAN RIGHT</b></p> <p><b>Preferred: 50-85 Immediate DB</b>            AGES: 50-80: \$5k-\$35k            AGES: 81-85: \$5k-15k</p> <p><b>Standard: 50-85 Immediate DB</b>            AGES: 50-80: \$5k-\$20k            AGES: 81-85: \$5k-\$10k</p> <p><b>Basic: 50-80 Graded DB</b>            YRS 1-2: ROP +10% Int            AGES 50-80: \$5k-15k</p> <p><b>Height &amp; Weight Table</b>            Yes</p> <p><b>Phone Interview: YES</b>            866-844-9276</p> <p><b>Foresters Niches:</b>            COPD = STD            Bipolar, Schizo = PRD</p> <p><b>LIVING BENEFITS:</b>  <b>Yes – refer to grid</b></p>	<p><b>LIVING PROMISE</b></p> <p><b>Immediate DB: 45-85</b>            AGES 45-85: \$2k-\$40k</p> <p><b>Graded DB: 45-80</b>            AGES 45-80: \$2k-\$20k            YRS 1-2: ROP +10% Int</p> <p><b>Height &amp; Weight Table</b>            Yes</p> <p><b>Phone Interview: YES</b>            Not at the point of sale            Possible after submit</p> <p><b>MOO Niches:</b>            COPD=Graded            Heart 1-2 Yrs: Graded            (Better than AIG/GW)</p> <p><b>LIVING BENEFITS:</b>  <b>Yes – refer to grid</b></p>	<p><b>ASSURANCE FINAL EXP</b>  <b>Issue Age 50-85</b>  <b>Immediate Death Benefit</b></p> <p>AGES 50-85: \$5k-\$30k</p> <p><b>Height &amp; Weight Table</b>            Yes</p> <p><b>Phone Interview:</b>            Not full interview            Electronic decision...            available w/out interview            833-705-4019</p> <p><b>Oxford Niches:</b>            Pacemaker &gt;2 yrs            Cancer &gt; 2 yrs            Heart &gt; 2 yrs</p> <p><b>LIVING BENEFITS:</b>  <b>Yes – refer to grid</b></p>	<p><b>DIGNITY SOLUTIONS</b></p> <p><b>ELITE &amp; SELECT Immediate</b>            AGES 18-24: \$5k-\$25k            AGES 25-44: \$5k-\$35k            AGES 45-80: \$2.5k-\$35k            AGES 81-85: \$2.5k-\$25k</p> <p><b>CLASSIC ADV. - Graded</b>            AGES 40-85: \$2.5k-\$20k            Graded DB            YRS 1-2: ROP + 6%</p> <p><b>Height &amp; Weight Table</b>            Yes</p> <p><b>Phone Interview: NO</b></p> <p><b>CFG Niches:</b>            Cancer &gt; 2 yrs = Select</p> <p><b>LIVING BENEFITS:</b>  <b>Yes – refer to grid</b></p>	<p><b>IMMEDIATE SOLUTIONS</b>  <b>Issue Age: 0-85</b>  <b>Immediate Death Benefit</b>            AGES 0-55: \$1k-\$50k            AGES 56-65: \$1k-\$40k            AGES 66-75: \$1k-\$30k            AGES 76-85: \$1k-\$25k</p> <p><i>Underwriting is more liberal ages 45+</i></p> <p><b>Height &amp; Weight Table</b>            Yes</p> <p><b>Phone Interview: NO</b></p> <p><b>TransAmerica Niches:</b>            Heart Attack, Stroke&gt;2yrs            COPD=Standard            Oral Diabetes w/Neur=PRD</p> <p><b>LIVING BENEFITS:</b>  <b>Terminal Illness</b></p>

**AIG and Great Western are Guaranteed Issue products when client does not qualify for one of the products listed above.  
 AIG and Great Western are graded death benefit (ROP for years 1-2 for health-related death)**