







**PRODUCT TABLE – TERM & UL**

																																																		
<p><b>STRONG FOUNDATION TERM</b>  <b>Issue Ages NON MED 18-80</b>  <b>Up to Table 4 Risks</b>                      AGES 18-55: \$20k-\$400k                      AGES 56-80: \$20k-\$150k</p> <p><b>Term Lengths:</b></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 M</td><td>10,15,20,25,30</td><td>10,15,20,25,30</td></tr> <tr><td>46-50 M</td><td>10,15,20,25,30</td><td>10,15,20,25</td></tr> <tr><td>51-55 M</td><td>10,15,20,25</td><td>10,15,20</td></tr> <tr><td>56-60 M</td><td>10,15,20</td><td>10,15,20</td></tr> <tr><td>61-65 M</td><td>10,15,20</td><td>10,15</td></tr> <tr><td>66-70 M</td><td>10,15</td><td>10,15</td></tr> <tr><td>71-80 M</td><td>10</td><td>10</td></tr> </tbody> </table> <table border="1"> <thead> <tr> <th>Female</th> <th>Non-Tob (NT)</th> <th>Tobacco (T)</th> </tr> </thead> <tbody> <tr><td>18-50 F</td><td>10,15,20,25,30</td><td>10,15,20,25,30</td></tr> <tr><td>51-55 F</td><td>10,15,20,25</td><td>10,15,20,25</td></tr> <tr><td>56-60 F</td><td>10,15,20,25</td><td>10,15,20</td></tr> <tr><td>61-65 F</td><td>10,15,20</td><td>10,15</td></tr> <tr><td>66-70 F</td><td>10,15</td><td>10,15</td></tr> <tr><td>71-80 F</td><td>10</td><td>10</td></tr> </tbody> </table> <p><b>SMART UL – Face Amounts NON MED 0-75</b>  <b>Up to Table 4 Risks</b>                      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)                      &gt; UL Quotes: use “Smart Solve Premium”</p> <p><i>*TERM &amp; UL use NEAREST AGE when quoting</i>  <i>*Always enter Date of Birth into quoter</i></p> <p><b>FORESTERS Niches:</b>                      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><b>Questionnaires Required for: Diabetes, Mental/Nervous Disorder, Respiratory, BP ADL for Ages 75+</b></p>	Male	Non-Tob (NT)	Tobacco (T)	18-45 M	10,15,20,25,30	10,15,20,25,30	46-50 M	10,15,20,25,30	10,15,20,25	51-55 M	10,15,20,25	10,15,20	56-60 M	10,15,20	10,15,20	61-65 M	10,15,20	10,15	66-70 M	10,15	10,15	71-80 M	10	10	Female	Non-Tob (NT)	Tobacco (T)	18-50 F	10,15,20,25,30	10,15,20,25,30	51-55 F	10,15,20,25	10,15,20,25	56-60 F	10,15,20,25	10,15,20	61-65 F	10,15,20	10,15	66-70 F	10,15	10,15	71-80 F	10	10	<p><b>SAFE SHIELD TERM</b>  <b>Issue Ages NON MED 18-65</b>  <b>Up to Table 4 Risks</b>                      AGES 18-65: \$25k-\$250k</p> <p><b>Term Lengths NON-ROP:</b>  <b>Non-Tobacco (NT):</b>                      AGES 18-55: 15,20,30                      AGES 56-60: 15,20                      AGES 61-65: 15  <b>Tobacco User (T):</b>                      AGES 18-55: 15,20,30                      AGES 56-60: 15,20                      AGES 61-65: 15</p> <p><b>Term Lengths ROP:</b>  <b>Non-Tobacco (NT):</b>                      AGES: 18-50: 20,30                      AGES: 51-60: 20 (50% ROP)  <b>Tobacco (T) User:</b>                      AGES: 18-45: 20,30 (50/100%)                      AGES 46-50: 30 (50/100% ROP)                      AGES 46-50: 20 (50% ROP)</p> <p><b>CFG Niches:</b>                      Unisex rates: good for males                      Usually don't quote Females                      Good tobacco rates                      Simple application                      TIN accepted w/out Green</p>	<p><b>HMS PLUS 125 CBO (Cash Back)</b>  <b>Issue Ages (NT) NON MED 20-60</b>  <b>Issue Ages (T) NON MED 20-55</b>  <b>Not Avail: IN,MA,MS,NJ,PA</b>  <b>Up to Table 4 Risks</b>                      AGES 18-60: \$25k-\$250k NonMed  <b>*Do not quote above 250k*</b></p> <p><b>Term Lengths Non-Tobacco (NT)</b>                      AGES 20-55: 15,20,25,30                      AGES 56-60: 20                      &gt;FL,IL: 30 Yr Only: Max Age 55</p> <p><b>Term Lengths Tobacco (T)</b>                      AGES 20-50: 15,20,25,30                      AGES 51-55: 20                      &gt;FL,IL: 30 Yr Only: Max Age 50</p> <p><b>HMS PLUS PAYMENT PROTECTOR</b>  <b>&gt;&gt;Decreasing Death Benefit&lt;&lt;</b>  <b>Issue Ages 20-75 N/A: MS</b>                      AGES 18-75: \$25k-\$350k NonMed</p> <p><b>Term Lengths: (T) or (NT)</b>                      AGES 20-60: 15,20,25,30                      AGES 61-65: 15,20,25                      AGES 66-70: 15,20                      AGES 71-75: 15</p> <p><b>HMS PLUS w/ ADB (Life License)</b>                      AGES 20-60: \$100k-\$200k</p> <p><b>Term Lengths Non-ROP</b>                      Not Avail: MS, WA                      AGES 20-50: 30 AGES 51-60: 20</p> <p><b>Term Lengths ROP:</b>                      Not Avail: MA,MS,NJ,OR,PA,WA                      AGES 20-50: 30</p> <p><i>Full Comp</i></p>	<p><b>EQUITY PROTECTOR CLASSIC 1</b>  <b>Issue Ages NON MED 18-75</b>  <b>Up to Table 3 Risks</b>                      AGES 18-75: \$50k-\$300k</p> <p><b>Term Lengths</b>                      (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><b>EQUITY PROTECTOR CLASSIC 2</b>  <b>Issue Ages 18-70</b>  <b>Table 4-6 Risks</b>                      AGES 18-70                      &gt;&gt; 10,15,20 YR: \$50k-\$200k                      &gt;&gt; 30 YR: \$50k-\$100k</p> <p><b>Term Lengths:</b>                      AGES 18-50: 10,15,20,30                      AGES: 51-60: 20 50%                      AGES 61-65: 10,15                      AGES 66-70: 10</p> <p><b>CLASSIC 2 Niches:</b>                      Refer to UW Guide for details                      Diabetes-Insulin                      Heart Attack &gt;6 months                      Stent, Angina, A FIB                      COPD-Mild (NT)</p>	<p><b>SAFE HARBOR NON-EXPRESS</b>  <b>Issue Ages NON MED 18-80</b>  <b>Healthy, Up to 2 Minor Meds: (1BP,Thyroid,Cholesterol)</b>                      AGES 18-50: \$50k-\$500k                      AGES 51-60: \$50k-\$400k                      AGES 61-70: \$50k-\$300k                      AGES 71-80: \$50k-\$150k  <b>APS Required for 70+</b></p> <p><b>SAFE HARBOR TERM EXPRESS</b>  <b>Issue Ages NON MED 18-80</b>  <b>Express is up to Table 4 Risks</b>                      AGES 18-50: \$25k-\$400k                      AGES 51-60: \$25k-\$300k                      AGES 61-70: \$25k-\$200k                      AGES 71-80: \$25k-\$100k</p> <p><b>Term Lengths (Non-Exp&amp;Exp):</b>  <b>Non-Tobacco:</b>                      AGES 18-55: 10,15,20,30                      AGES 56-65: 10,15,20                      AGES 66-70-10,15                      AGES 71-80: 10                      AGES 71-80: 10  <b>Tobacco User:</b>                      AGES 18-50: 10,15,20,30                      AGES 51-65: 10,15,20                      AGES 66-70-10,15                      AGES 71-80: 10</p> <p>Ages 70+ : Physical w/in 12m                      Ages 61-69: Physical w/in 24m</p> <p><b>EXPRESS Niches:</b>                      Diabetes with Insulin                      1 or 2 depression meds                      Cancer after 5 yrs                      Afib                      Bipolar                      COPD</p>	<p><b>TERM LIFE EXPRESS</b>  <b>Issue Ages NON MED 18-70</b>  <b>Up to Table 4 Risks</b>                      AGES 18-50: \$25k-\$300k                      AGES 51-60: \$25k-\$250k                      AGES 61-70: \$25k-\$150k</p> <p><b>Term Lengths NON-ROP:</b>                      AGES 18-50: 10,15,20,30                      AGES 51-60: 10,15,20                      AGES 61-70: 10,15</p> <p><b>Term Lengths ROP</b>                      AGES 18-50: NT/T 100%:</p> <p><b>GUL EXPRESS</b>  <b>Issue Ages NON MED 18-65</b>  <b>Up to Table 4 Risks</b>                      AGES 18-50: \$25k-\$300k                      AGES 51-65: \$25k-250k</p> <p><b>*PHONE INTERVIEW*</b>                      Term Life Exp and GUL:  <b>Required for AGES 61-70</b>  <b>Required all ages DB\$250k+</b>                      Tel. #: 800-775-3000</p> <p><b>MOO Niches:</b>                      Simple application                      Diabetes/Insulin Diag. 50+                      3+ BP Meds, No Hosp = OK</p> <p><i>Full Comp</i></p>
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<p><b>PAPER APP or E-APP</b></p>	<p><b>PAPER APP or E-APP</b></p>	<p><b>PAPER APP or E-APP</b></p>	<p><b>E-APP Only</b></p>	<p><b>E-APP Only</b></p>	<p><b>PAPER APP or E-APP</b></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**