

PRODUCT CHEAT SHEET

All Carriers require routing and account number except for Prosperity, John Hancock, and AIG.

AMERICO

- **Eagle Premier** - Ages 40-85

Whole Life

Builds Cash Value

Offers a non smoker rate for first 3 years

\$40k max coverage

- **Term 100** - Ages 20-75

Level Term

\$450k Max coverage

- **Term 125** - Ages 20-75

Level Term

Includes extra 25% of Death benefit payout for accidental deaths

\$450k Max coverage

- **CBO 100** - Ages 20-60

Universal Life

Level Term Product

Returns 100% of premiums paid in after term expires

Includes Living Benefits (Critical, Chronic, Terminal, Disability)

\$450k Max coverage

- **Payment Protector** - Ages 20-75

Decreasing Term

Death benefit decreases each year

\$450k Max coverage

- **Continuation** - Ages 20-65

Level Term

At the end of term you can convert 10% of the death benefit into whole life

\$450k Max coverage

JOHN HANCOCK

- **Simplified Term** - Ages 20-60

\$25k-\$500k Non medical

AIG

- **Simplified Issue** - Ages 50-80

Level Death Benefit

Whole Life -Builds Cash Value

\$5k-\$35k Coverage

- **Guaranteed Issue** - Ages 50-80

Whole Life

Builds Cash Value

Has 2 year waiting period

Returns all premiums PLUS 10% for a death within the first 2 years

PROSPERITY

- **Final Expense** - Ages 50-80
Whole Life - Builds Cash Value
\$2k-\$35k Coverage
- **Prime Term** - Ages 40-80
Level Term
\$5-\$30k Max Amount

AETNA

- **Final Expense Accendo** - Ages 40-89
Preferred, Standard, Modified - Different rate classes
Whole Life
Builds Cash Value
No Height and Weight chart
\$2k - \$40k Max Depending on age

MUTUAL OF OMAHA

- **Living Promise** - Ages 45-85
Whole Life
Builds Cash Value
\$2k-\$40k Coverage
- **Term Life Express** - Ages 18-70
Level term
Non Medical Option
Return of Premium ROP option available
\$25-\$300k Coverage Non medical
- **Term Life Answers** - Ages 18-80
Level term
Requires a Medical Exam
Return of Premium ROP option available
Goes up to 65 Million in coverage

AMERICAN AMICABLE

- **Senior Choice** - Ages 50-85
Whole Life
Builds Cash Value
Immediate/Graded/ROP - Different Rate Classes
\$35k Max Coverage
- **Easy Term/ROP** - Ages 18-70
Level Term
ROP option available- Return Of Premium at the end of term
\$300k Max coverage
- **Home Protector** - Ages 20-65
Have to have a mortgage
\$300k Max coverage