

MUTUAL OF OMAHA – TERM LIFE EXPRESS

- Ages 18-65 for all term lengths, **10 yr**, 15 yr, 20 yr, 30 yr OR GULE a customizable term / perm product by MOO
- Paperless apps most states E-APP,
- NEW AGENTS NOW CAN DO AN E-APP without writing moo #, just leave blank or put all zero's
- \$25,000 - \$300,000– ages 18-50, maximum of \$250,000 for ages 51 to 65
- MAX \$10k Child term rider covers all children up to age 23, children up to age 20 eligible, no weight or height needed
- Diabetes diagnosed over age 50 okay even insulin
- Free riders- some come in effect after 2 years
- FREE Residential damage of \$25,000 get 6 month paid premiums, NOT available in FLORIDA & some other states
- FREE Double death benefit up to \$300k if death is common carrier accidental death
- FREE Loss of employment will get 6 month paid prem. A onetime gift!
- FREE 94% accelerated death benefit max \$250k
- REFUND OF PREMIUM OPTION! **Great for small business owners with** Waiver of premium WOW!
- Can NOT do on someone with disability, UNLESS it is from Maternity, Fractures, Spinal Or Back disorder hip or knee replacement
- **12 cigars or less in a year is considered NON TOBACCO rates, even on the FU TLA product, can come back Pref Plus**
- **MOO TERM Product has decreasing TERM customization. Every two years the client can reduce face and reduce premium!**

FORESTERS STRONG FOUNDATION I

- Ages 18-70 (15 year term only from 61-70) **NEW- 30 year , 25 year, 20 year , 15 year terms are NOW available!**
- \$20,000 - \$250,000 – no restrictions-
- Max \$10k Child rider covers all children up to age 25, only children under 18 eligible-weight and height needed
- No smoking rates for cigars, pipes and chew (**only on TERM Strong Foundation Product SF1 & SF2**)
- Will NOT take Insulin diabetes simplified issue, **only pills if diagnosed over age 31 and diagnosed under 5 years prior**
- FREE riders~Fraternal benefits ideal for families available immediately
- FREE College benefits death of both parents, FREE child support benefits upon death of parents before children 18,
- FREE legal will prepared by an attorney and other discounted legal services, FREE competitive scholarship program
- FREE Credit counseling, FREE events to members, sports, movies, concerts and more
- **Temporary Insurance** with NO written check needed, answer 3 questions no, can't be over 70 up to \$250k
- Can write someone on a partial disability, NOT 100% disabled will not happen. Unless over age 60 and then possibly.
- FREE Critical illness rider- up to 95% of face amount available with diagnosis of critical illness
- FREE Chronic illness rider- up to 95% (24% a yr) of face amount available with diagnosis of chronic illness unable to do 2 of 6 ADL's
- FREE Terminal illness rider- up to 95% of face amount available with diagnosis of terminal illness
- **Foresters TERM Product has decreasing TERM customization. Every two years the client can reduce face and reduce premium!**

CFG SAFESHIELD

- 18-65 ages
- \$25,000 - \$250,000
- 15, 20, 30 year term available—
- Unemployment rider included FREE, if insured after two years loses employment premium paid for six months
- NO QUESTIONS IN REGARDS TO DISABILITY!!!!
- UNISEX RATES!! This makes it awesome rates for MALES
- OVER AGE 30 diagnosed PILL DIABETES will be accepted as long as not been diagnosed over 6 years prior
- FREE Critical illness rider- up to 95% of face amount available with diagnosis of critical illness
- FREE Chronic illness rider- up to 95% (24% a yr) of face amount available with diagnosis of chronic illness unable to do 2 of 6 ADL's
- FREE Terminal illness rider- up to 95% of face amount available with diagnosis of terminal illness
- Can use a TIN instead of social security number, but must be a legal resident with green card or visa

CFG SAFESHIELD PLUS- (Return of Premium)

- 18-65
- \$25,000- \$250,000
- 20 & 30 year terms available---
- Refund of Premium (ROP) available at 100% or 50% **Great for small business owners BEST VALUE**
- Unemployment rider included FREE, if insured after two years loses employment premium paid for six months
- NO QUESTIONS IN REGARDS TO DISABILITY!!
- UNISEX RATES!! This makes it awesome for MALES
- Over age 30 PILL diabetes will be accepted as long as not had for over 6 years...
- Over age 50 Insulin diabetes will be accepted as long as not had for over 6 years..
- Can use a TIN instead of social security number, but must be a legal resident with green card or visa

Phoenix Life TERM: Safe Harbor Express

- 18-80 –**You read correctly** a simplified issue 10 year term for an 80 year old!!
 - \$25,000-\$400,000 depending on age band (up to age 50 can get \$400,000)
 - 10, 15, 20, 30 year terms available
 - FOUR FREE Riders are included- WOW factor of 100%
 - FREE Critical illness rider- up to 95% of face amount available with diagnosis of critical illness
 - FREE Chronic illness rider- up to 95% of face amount available with diagnosis of chronic illness must not be able to do 2 of 6 ADL's
 - FREE Terminal illness rider- up to 95% of face amount available with diagnosis of terminal illness
 - FREE Unemployment rider- after two years this is in affect and will pay 6 months of premiums with loss of employment
 - Available amount is determined by Phoenix based on severity of Chronic illness and or critical illness and life expectancy
 - Once a rider is exercised and client takes early claim against face, the future premiums will be reduced based on remaining face
 - A phone interview is permitted to get tentative approval in the home but NOT REQUIRED
 - **Longest term length available for oldest age band, 65 year can get a SIMPLIFIED 20 year term!**
 - **Lowest premiums available in market for simplified product for age bands above age 55**
 - **Diabetes under age 40 a decline, over 40 but under 60 okay pills- auto decline if smoker**
 - **Diabetes insulin use okay over age 60, smoker is also okay if diabetes not severe**
 - **Future Draft dates are okay but you MUST also indicate that is the ISSUE date so they do NOT double draft.**
 - Express application is NO blood No Urine No exam No swab No scale No APS. LOW Band Fully underwritten application is better pricing Minimum face amount \$50,000 APS optional at Phoenix discretion. High band Fully-underwritten application REQUIRES APS and mouth swab. NO Blood or Urine, for Higher face amounts
 - Phoenix will take Cashier's checks and Money Orders for Quarterly payment!!
 - **Occasional Cigar and Pipe use is NON TOBACCO rates!!!**
 - **Phoenix TERM Product has decreasing TERM customization. Every two years the client can reduce face and reduce premium!**
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Foresters Plan-Right

- Ages 50-85
- Up to \$2000-**\$35,000** depending on age
- Accept/reject based on application questions
- Telephone apptical interview REQUIRED in person @ time of application, Know the operating hours of Apptical
- Add the Accidental Death rider on **ALL cases under age 80**
- Client gets a Double death benefit with ADR and it will double again if common carrier accidental death. Only Can be added on the LEVEL product and 80 or under
- The Common carrier ADR is FREE on all policies
- Certain FREE RIDERS: Fraternal Benefits **any** face amounts
- Great product to lead with for clients with health issues over age 50! Required phone interview helps determine if
- Client is Level, graded or modified. If the client comes back with a other than LEVEL answer you can use the info Provided from interview to guide you into other carriers
- NO insurance until it is issued, not even if check given must turn application in within 10 business, even if the client does not like the offer, if they do agree the client must agree to pay by draft **within 45 days of app! New***
- **NEW AGENTS CAN NOT WRITE A PLAN-RIGHT UNTIL THEY GET A WRITING NUMBER FROM FORESTERS.**
- Client pays until age 120
- IF CLIENT HAS BEEN DECLINED B4 WITH FORESTERS N/A
- IF CLIENT DOES NOT WANT TO PROCEED AFTER PHONE CALL YOU STILL MUST TURN IN APPLICATION WITH WITHDRAWN
- FORESTERS DOES NOT ACCEPT MONEY ORDERS or CASHIER check on first payment

TRANSAMERICA

- Ages 0-44 one app and 45-85 other, NO phone call required
- Up to \$1000-\$50,000 depending on age
- Accept/reject based on application questions
- **VERY liberal** for Standard & **Preferred** rates
- Offer graded product based on answers on application
- **COPD and emphysema without O2 use are Level all ages**
- **Parkinson's, Lupus and Congestive HF diagnosed in last 2 years declined age 44 and below, approved level otherwise**
- Always ADD the accidental death benefit rider ages 18-70*
- Offer a 10 year paid up program! Can NOT ADR only level
- **Conditional insurance ONLY all you need is info draft ASAP**
- Takes DUI & DWI drivers Multiple occurrences after age 45
- May approve children with Autism on own policy age 0-44
- Kidney dialysis is approved graded!!
- FREE up to 90% accelerated payout if Nursing home needs
- Over age 30 diabetes is standard under age 30 decline
- **Child rider up to \$5,000 NO questions asked of health!!**

CFG –COLUMBIAN DIGNIFIED CHOICE

- Ages 25-85
- \$2,500 - \$25,000 depending on age
- **Phone call required from home on Full Benefit Classic 1- NOTE- no answer of approval will be given**
- Final expense alternative plan
- No questions for upcoming surgery or medical tests If cancer over two years ago best choice! Get LEVEL
- **No questions in regards to illegal drug use or alcoholism**
- **Client also can still be phone interviewed**
- **conditional insurance ONLY if you get a check**
- Can use a TIN instead of social security number, but must be a legal resident with green card or visa

MOO LIVING PROMISE-

- Ages 45 - 85
- Face amounts \$2000 to \$40,000 Level benefit
- Face amounts \$2000 to \$20,000 graded benefit
- Ages 45 to 85 ADR allowed to age 85** Always add ADR

PHOENIX FINAL EXPENSE- Remembrance Life

- 163 year company
- Ages 30 to 80
- Face amounts \$5000 to \$100,000 must meet yearly minimum premium of \$360 to write policy
- FREE benefits- Critical illness 50% of death benefit paid if diagnosed with critical illness. Terminal Illness diagnosed pays 95% of policy while client alive, accidental death Allowed to be added by age 65 must die by 75 doubles
- 2 types death payments, full claim or payment claim
- Child and grandchild college program rider covers to age 22
- Child and grandchild birthday card rider covers to age 22
- If child rider added MUST get children SS#'s
- Table four underwriting, will NOT approve like other Final expense products.

MOO (GULE)- ACTS LIKE A PERMANENT TERM

- Ages 18-65
- \$25,000 to \$300,000 (Max \$250,000 ages 51-65)
- **Permanent coverage locked rate**
- **20 yr minimum term, or any length of term selected** Cool**
- **OPTION to pay up in 20 yrs or more or policy duration**
- **No-Lapse guarantee premium**
- **OFFER to all clients as a concept to have ROL coverage**
- **NOT all FREE riders included!**
- **Free Unemployment Waiver of Premium benefit rider**
- **94% accelerated death benefit for terminal illness**
- **Simple knock out question application**
- **Must INCLUDE an ILLUSTRATION when submitting**
- **Waiver of premium is INCLUDED for FREE**

MOO GULV1.0 Usually Blood & Urine F/U product

- Ages 66 to 85 can get with NO BLOOD NO URINE just APS
- Face amount from \$50,000 to \$99,999 to avoid F/U process
- Comes with FREE Chronic illness with up to 80% payout
- Need an illustration at app submission
- No Lapse Guarantee Premium

MOO Child Whole Life Express

- Ages 14 days to 17 years old
- \$5000- \$30000 face amounts
- Permanent coverage LOCKED rated
- Add original face amounts to benefit four times in future with no PROOF of insurability, at 30,33,36,39... If do not do first one at age 30, forfeit other increases
- **NON tobacco rates even for smoking Cigarettes!!!!**
- Grand-parents can cover grandkids (except PA) no parent's signature required.
- Children do not have to be seen
- One application multiple children

FORESTERS ADVANTAGE PLUS

- Great Product that has the Term Perm Combo built in
- Simplified issue ages 18-75
- Face amounts \$25,000 to \$250,000
- Guaranteed Cash growth at 3%
- All FREE benefits of Foresters included Plus Family Health Benefit
- \$5000 maximum payout per family for out of pocket expenses for hospital or ambulance services required after a natural disaster
- 10yr or 20 yr term option available
- Issued at Closest age within 6 months

Foresters SMART UL

- Ages **0-75**
- **\$25,000** up to \$250,000 depending on age
- **Minimum \$25 premium**
- **Guaranteed level premiums ONLY for ages 0-15**
- **Possible** Permanent coverage with some cash accumulation
- Free Riders: Fraternal Benefits including new family health benefits if injury occurs during natural disaster in home
- Great choice for children & as a supplemental permanent coverage in addition to standard products
- **ALL Tobacco is Tobacco on this FORESTERS product!**
- Temporary insurance up to \$250k, as long as not over 70 and answered no to the three questions on application

MUTUAL OF OMAHA ACCIDENTAL DEATH

- Ages 18-70 (**flat premium** for all issue ages!)
- \$50,000-\$500,000
- Full coverage to age 80
- No questions **all risks accepted**
- E-APP available thru NAA Website
- Riders: Spouse/Children, Family
- REFUND OF PREMIUM ages 18-50
- 100% bump if death by common carrier, 25% bump if death by auto
- Only the 1st Or 15th can be chosen as draft dates
- Do not submit app with a promised FIRST draft of 1st or 15th, this policy drafts first premium upon receipt!
- MUST have a health license to sell

Foresters Prepared (Accidental death only)

- Ages 18-60, **level premiums** to age 75
- \$50,000 - \$300,000
- **Must have minimum of \$10 month prem.**
- **Some states have ROP rider, Disability income rider & waiver premium rider only accidental**
- **Must have a health license to sell (except in FL & IN)**
- **FREE RIDERS: All Fraternal Benefits**

SOME STATES CAN ONLY USE ASSURITY ACCIDENTAL DEATH

SIMPLIFIED ISSUE Disability Income Stand Alone Product

Mutual Of Omaha Health Product

- *Must have health license and must have this part of contract completed with MOO
- *Must have correct software downloaded to run quotes DI CHOICE v1.40
- *Accidental Only and Accidental & Sickness product available!
- *Issue ages 18-61, accidental only product has 2yr payout with 60 day or 90 day waiting periods
- *Accident & sickness product has 2 yr, 5yr, 10 yr and to age 67 payout periods with 60 day or 90 day waiting periods
- * \$3000 max monthly benefit SIMPLIFIED

SIMPLIFIED ISSUE FLOW Impaired risk product

KEMPER LIFE GUARANTEED ISSUE-COMMISSION GRID ON NAA WEBPAGE

- Ages 40-80 in MOST states
- Actual age pricing- GREAT GRADED PRODUCT PRICING
- Options- Some states (\$2k, \$3k, \$4k) \$5k, (\$7500) 10k, 15k, 20k, 25k graded death benefits
- Pays in first 2 years full death claim if accidental death
- Refunds all premiums with 20% interest if death occurs in first 2 years other than accidental
- Full death benefit only after 2 year waiting period
- Some States Client MUST not be in hospital bed or nursing home, other state apps this okay
- **ONE month payment needed to START, first payment can be a money order. Then ACH**
- **Most states this product can NOT be sold as a replacement product**
- **All NON smoking rates regardless... Male and Female rates NOT available in all states, Home health care product is available.**

National Guardian- Life-Commission Grid on NAA webpage

- Ages 40 – 80
- Any face amount from \$2500 - \$25000
- Pay in first two years full benefit if death is accidental
- Full death benefit for any death after 2 years
- Carrier Drafts on receipt NO matter pref- date, Hold app
- All NON smoker rates
- NO social security # needed, us citizen question NOT asked
- POA or Guardian or owner of policy can sign for client
- They will take credit cards including ones issued by Social Security
- No social Security Required on app

National Guardian ASSET GUARD- Great product HELP families, commission grid on NAA webpage

- Ages 0-99
- Face amounts from \$2500- \$35,000
- Level or Graded only 2 health questions decide
- Over age 80 to age 90, 3yr, 5yr, 7yr, 10 yr paid up plans
- Face amounts grow at 2% a year
- Over age 90 to age 99 only Single Premium option with 2% simple interest per year
- No social security required on application
- Insured person signature not required as long as owner is relative

Check out RETURN of PREMIUM option on the NEW Improved Mutual of Omaha GULv1.0 product, Fully Underwritten with simplified issue ONLY APS required for clients over age 66 with Face amounts below \$100,000

There are only 3 refund anniversaries, 15, 20 and 25. The 15 year anniversary returns 50% of the premium. 20 and 25 return 100% of the premium. Additionally, the returns are capped at 35% of the face amount.

The below products are GREAT for children

1. **Mutual of Omaha Child Whole life:** \$5,000 to \$30,000 ages 0 to 17, This product is LOCKED to age 100, offers Guaranteed insurability rider where original amount of insurance can be added again at age 30, 33, 36 and 39 with No questions asked. Besides a rider on a policy this is the least expensive way for parents and grandparents to cover their children.
2. **Foresters Advantage Plus:** this product has a guaranteed cash value growth of 3%, so it is a LOCKED rate guaranteeing coverage to age 100. The cash growth can be taken from the policy without having to pay it back and it cannot affect premiums or strength of policy, it just gets deducted from face amount. Minimum face amount is \$25,000 maximum is \$250,000. This product has a 20 year paid up feature which does little impact on the premium making it a GREAT VALUE for the client! EXAMPLE- 3yr old male pays \$38 per month for \$50,000 plus cash growth guaranteed at age 65 policy minimum cash value is \$25,000.... Plus if client wanted to pay it up in 20 years premium only goes up to \$43.49.
3. **Foresters Smart UL:** minimum premium is \$25....so face amount will vary with age to match premium or client can just choose to over fund. Minimum face is \$25,000 and Maximum is \$250,000. This product is NOT guaranteed, Example- Same 3 year old male for \$50,000 is \$25.00 per month but ***policy could lapse at age 65***. This product is ***not guaranteed***.
4. **Transamerica Life:** This product can go all the way down to just \$1000 in face amount up to a maximum of \$50,000. This product is designed to help children get covered who may have some health issues, there is minimum cash growth. This product is more expensive because it is designed to help children with some health concerns. Example 3 year old male is going to pay \$59 per month for \$50,000 and they can choose to pay it up in this product in 10 years!! In this example the cost would be \$88.50 per month.
5. **NGL ASSET GUARD:** This product is designed for **children very ill** and can get them covered up to \$35,000 in face or as small as \$500 in face. This product is UNISEX- everyone NON tobacco. This product offers a Child a LEVEL or a GRADED death benefit! The product can be a 3 year paid up, a 5 year paid up a 7 year paid up or a 10 year paid up. The client has to choose a paid up option. This products face amount grows at 2% a year. Example: a 3 year old with \$35,000 paid up in 10 years would cost \$329.70 per month.
6. **F&G life & Transamerica Life IUL:** This product is designed to give tax free retirement income down the road. Product is non-guaranteed, this product is sold Primarily for those looking for maximum cash accumulation & the main reason clients choose this product is because they want to offer themselves and/or their children a "Tax Free Retirement"
7. **CHILD RIDERS Term Products:** You can choose to ADD a child rider to many of our products allowing parents to cover their children. Mutual of Omaha & Foresters and CFG allow us to add a child rider on the term product. Mutual of Omaha allows adding children up to age 21. Foresters and CFG allow adding children up to age 17. It protects their future insurability because with no questions asked the child can take over the coverage and turn it into their own policy up to 5 times the face. When adding children to term products as rider HEALTH is a concern, NOT all children will be approved to be added.
8. **Child riders Perm Products:** You can choose to add a child as a rider or a grandchild as a rider to CFG and or Transamerica Final Expense (client must be under 75 on Transamerica) Transamerica will allow children to be added and get up to \$5000 in coverage as a rider with NO medical questions asked.
9. **Child rider on Moo accidental death:** Children with any health issues can be added to a moo accidental death product. Child must be under the age of 21 and is only covered to age 25. They are covered for 20% of what the parents face amount is.

Facts on deaths in the U.S.A

100% of all Americans will die

Average life expectancy of an American male is 79-81 years old

Average life expectancy of an American female is 81-84 years old

Less than 5% of Americans live past age 90

Less than 3% of Americans live past age 95

Less than 1% of Americans live past age 100

Traditional term policies in America pay out less than 3% of the time, they traditionally end before age 80 & we out live them.

A policy covering you to age 90 has a 95% chance of payout

A policy covering you to age 95 has a 97% chance of payout

A policy covering you to age 100 has 99% chance of payout

Three most common types of life insurance are

Accidental death – the least expensive type, coverage ends normally at age 75 or age 80.

Good for ages 0-21 as a rider on an adults policy, ages 18 to 70 own policies. Great family and spousal policies available as well

Term product – covers any type of death, has an end date built into it, usually 10, 15, 20, 25, & 30 years. All Term by law is annually renewable to age 95, but the premiums SKYROCKET yearly to an unaffordable cost. Some term products offer a Refund of Premium rider!

Good for ages 18 to age 80

Perm product – Covers any type of death, this product is usually most expensive and usually has cash growth built in. This product is priced to age 121 normally. However there could be economical conditions that cause cash growth products to possibly increase in cost or have coverage end before the insured's death. There are Perm products available without cash growth manipulation and the ability to manually put your own end date. (Example end at age 93) Basically creating a very LONG term, this is at a significantly lower cost. Some perm product is built just for Final Expense and takes on older clients with health concerns at a higher premium. Some companies offer a graded product for the same type of health concern another company might offer a level death benefit for.

Good for ages 0 to age 85

Two ways to get life insurance that covers any type of death

The best way to get life insurance is with an agent who is interested in PROTECTING your insurability. These agents do not require you to see a nurse, give blood samples or urine samples. These agents do not ask for you to stand on a scale or to do a mouth swab. These agents are interested ONLY in your past medical history that you are aware of and desire to get you the protection you requested. This is the type of program I LOVE to help my clients with!

The second way to get life insurance is by giving up your blood and urine, seeing a nurse and stepping on a scale. The insurance companies these agents represent are trying to find something to disqualify you for their product. They only want to cover the healthy so they remain wealthy, so to speak. Once they do find something and decline you, they report their findings to MIB (medical Information bureau) for ALL other insurance companies to see, essentially ruining your insurability.

I only use the second way to get someone insured if they already have coverage and I am trying to get them a better rate! If it does not work out, they still have coverage.