



Planright

Ages 50-85
5K\$-35k\$

Rating:

Preferred and Standard
= Immediate coverage

Modified = 2 year Rop

Includes

-95% Living Benefit
Terminal Illness Rider
with life expectancy of
12 months or less.

-Requires Phone
Interview (see
application)

-Very Liberal on
underwriting

-Eapp is for virtual
appointments only

-Paperapp in home



Eagle Premier

Ages 50-80
2k\$-35k\$

Rating:

Immediate
Coverage

Includes

-50% Living Benefit
Terminal Illness
Rider with life
expectancy of 12
months or less.

-Smokers
Advantage

-Instant Decision
Underwriting

-Eapp Only



**Mutual of Omaha
Living Promise**

Ages 40-85
2.5k\$-40k\$

Rating:

Level = Immediate
coverage

Graded = 2 year rop

Includes

-90% Living Benefit
Terminal Illness Rider
with life expectancy of
12 months or less.

-Nursing home
confinement 90% living
benefit

-Paper or Eapp
available



Accendo Final Expense

Ages 40--89
2k-50k (varies with age)

Rating:

Preferred & Standard =
Immediate coverage

Modified = 2 year rop

Includes

-50% Living Benefit Terminal
Illness Rider with life
expectancy of 12 months or
less.

-Must download quote
calculator from app store.

*Quotes on the Go

-Eapp only



Senior Choice

Ages 50-85
2.5k\$-35k\$

Rating:

Immediate =
Immediate coverage

Graded = 30%
coverage yr 1 & 70%
yr 2

ROP = 2 year ROP
coverage

Includes

-100% Terminal Illness
Rider with life
expectancy of 12
months or less.

-Confinement Rider: If
confined to a nursing
home for more than 30
days, 5% a month of
face amount for
immediate policy only

-Eapp only



AIG Guaranteed Issue

Only to be used when client does not qualify for
other products on this page. 2 year ROP.

Ages: 50-80 5k-25k -Eapp Only

Term And UL: All Living benefits may vary per state.



**Strong Foundation Term
Smart UL**

Living Benefits:

Terminal Illness up to 95%
Less than 12 months left to live

Critical Illness up to 95%
Heart Attack ,Stroke, Cancer,
ALS,Organ Failure, Kidney
Failure, Alzheimer's

Chronic illness
Unable to perform 2
activities of daily living for at least
90 days.

Accelerate up to 24% of death
benefit in any 12 month period, up
to 80% of death benefit.

Term Ages 18-80
UL Ages 0-75
Term 50k-400k\$
UL 25k-400k\$



**Term 100/125
Term CBO 100/50**

Living Benefits:

Terminal Illness up to 100%
Less than 12 months left to live

Critical Illness up to 100%
Heart Attack ,Stroke, Cancer,
ALS,Organ Failure, Kidney
Failure,

Chronic illness
Unable to perform 2
activities of daily living for at least 90
days.

Accelerate up to 24% of death benefit
in any 12 month period, up to 100%
of death benefit.

Term Age Varies with cbo
Ages 20-75
25k-250k\$
251k-400k\$ with mouth swab



**Mutual of Omaha
Term Life Express/ IUL Express**

Living Benefits:

Terminal Illness up to 90%
Less than 12 months left to live

Critical Illness up to 90%
Heart Attack ,Stroke, Cancer,
ALS,Organ Failure, Kidney Failure,
(not available on ROP)

Chronic illness
Unable to perform 2
activities of daily living for at least 90
days.

Accelerate up to 24% of death benefit
in any 12 month period, up to 95% of
death benefit. (not available on ROP)

Ages 18-70
25k\$-300k\$



**AMERICAN-AMICABLE
GROUP OF COMPANIES**

**Easy Term
Express UL**

Living Benefits:

Terminal Illness up to 100%
Less than 12 months left to live

Critical Illness available at an
extra cost (Not available on UL)

Chronic illness
Unable to perform 2
activities of daily living for at least 90
days.

Accelerate up to 25% of death benefit
in any 12 month period, up to 150k\$
max (Not available on UL)

Confined Care Rider 100% of Face if
confined to a nursing home.

Term Ages 18-70
UL Ages 15-75
Term 25k\$-300k\$
UL 25k\$-500k\$