



SIMPLIFIED ISSUE PRODUCTS

Last Updated March 1, 2010

Carrier	Product Name	Product Type	Classes / Issue Ages	Face Limits	Terms	Benefit	Highlights
Americo	Ultra Protector I	Whole Life	50 - 85 (Non Smoker) 50 - 80 (Smoker)	\$2,000 - \$30,000	N/A	Full face amount	Full death benefit payable for accidental death Children's Term Rider Terminal Illness Accelerated Benefit Rider Simplified Application No medical exams Guaranteed level premiums Quick issue - 4-day turnaround on clean applications
			50 - 80	\$2,000 - \$30,000		2-year graded death benefit Year 1 = Death benefit equals return of premium plus 5% Year 2 = Death benefit equals the greater of return of premium plus 10% or 50% of the face amount Year 3+ = Full face amount Accidental death (If death occurs as a result of accident in the first 2 years, full face amount will be payable.)	Full death benefit payable for accidental death Simplified Application No medical exams Guaranteed level premiums Quick issue - 4-day turnaround on clean applications
	50 - 75		\$2,000 - \$10,000	2-year graded death benefit Year 1 = Death benefit equals return of premium plus 5% Year 2 = Death benefit equals return of premium plus 10% Year 3 = Death benefit equals 75% of face amount Year 4+ = Full face amount Accidental death (If death occurs as a result of accident in the first 3 years, full face amount will be payable.)			
	Ultra Protector III						
Assurity	LifeScape	Whole Life	Level / 0 - 80	<ul style="list-style-type: none"> ✓ Ages 0 through 19 - \$10,000 - \$50,000 ✓ Ages 20 through 65 - \$5,000 - \$50,000 ✓ Ages 66 through 80 - \$5,000 - \$25,000 	N/A	Level, guaranteed benefit from the first day	Simplified Application Limited health questions and liberal height-weight chart Tobacco question determines rate Yes/no underwriting of application No medical exams Non-tobacco and tobacco rates Sex distinct rates Non-illustrated product
			Graded / 40 - 80	<ul style="list-style-type: none"> ✓ Ages 40 through 65 - \$5,000 - \$35,000 ✓ Ages 66 through 80 - \$5,000 - \$25,000 		Reduced benefit for the first two years for non-accidental death: ✓ Policy year one - 40% of face amount ✓ Policy year two - 75% of face amount ✓ Policy year three forward - 100% of face amount Accidental death: 100% of face amount from first day	
			Modified 40 - 80	<ul style="list-style-type: none"> ✓ Ages 40 through 80 - \$5,000 - \$25,000 		Reduced benefit for the first two years for non-accidental death: ✓ Policy year one - 110% return of the annual premium ✓ Policy year two - 220% return of the annual premium ✓ Policy year three forward - 100% of face amount Accidental death: 100% of face amount from first day	

Fidelity Life								
Fidelity Life	Rapid Decision (RD)	Term	16 - 45	\$50,000 - \$300,000	5 year term 10 year term 15 year term 20 year term 30 year term	Full Face Amount	Accidental Death Benefit Accelerated Death Benefit Waiver of Premium Rider Dependent Child Rider Return of Premium Rider	
			46 - 55	\$50,000 - \$200,000				
			56 - 65	\$25,000 - \$100,000				
			66 - 75	\$10,000 - \$25,000				
	Graded Death Benefit Term		20 - 45	\$25,000 - \$250,000	10 year term 20 year term 30 year term	Graded to equal 100% beginning 3rd year. Full death benefit if death occurs as a result of an accident.	Accidental Death Benefit Accelerated Death Benefit	
			46 - 55	\$20,000 - \$200,000				
			56 - 65	\$15,000 - \$100,000				
			66 - 70	\$10,000 - \$50,000				
	Graded Death Benefit Whole Life	Whole Life	20 - 45	\$15,000 - \$250,000	N/A	Graded to equal 100% beginning 3rd year. Full death benefit if death occurs as a result of an accident.	Accidental Death Benefit Accelerated Death Benefit	
			46 - 55	\$10,000 - \$200,000				
			56 - 65	\$10,000 - \$100,000				
			66 - 75	\$5,000 - \$50,000				
Forethought								
Forethought	Enhanced ForeLife	Whole Life	Ultra (Level) 40 - 70	\$2,500 - \$40,000	N/A	Full Face Amount	Accidental Death Benefit Accelerated Death Benefit Grandchildren's Benefit Forethought Funeral Planning Network ForeHelp ForeFamilies	
			Preferred (Level) 40 - 80					
			Standard (Graded) 40 - 80					
			Basic (Limited) 40 - 80					
	ForeLife		Whole Life	Single Premium 0 - 85	\$2,500 - \$40,000	N/A		Full Face Amount
				Life Pay, Full Benefit 0 - 85				
				Ten Pay, Full Benefit 0 - 80				
				Ten and Life Pay, Graded Benefit 0 - 75				
			Year 1 = 25% of face amount Year 2 = 50% of face amount Year 3 = 75% of face amount Year 4 = 100% of face amount					
			Year 1 = 25% of face amount Year 2 = 50% of face amount Year 3 = 75% of face amount Year 4 = 100% of face amount					

Guarantee Trust Life	Graded Benefit Whole Life	Whole Life	20 - 80	\$25,000 - \$100,000	N/A	Graded to equal 100% in the 4th policy year	Accidental Death Benefit Accelerated Benefits Rider
	Graded Benefit Term	Term	20 - 70	\$35,000 - \$100,000	10 year term		
Industrial Alliance Pacific (IAP)	SecureLife	UL	0 - 50*	Up to \$99,999* * Requires Non-Medical Only (Additional face amounts and expanded issue ages available - subject to full underwriting)	N/A	N/A	Accidental Death Benefit Additional Insured Benefit Rider / Term Rider Term 10/20 for Insured or Additional Insured Waiver of Monthly Deduction Waiver of Specified Premium Rider Children's Rider Return of Premium Rider
Mutual of Omaha / United of Omaha	Whole Life Express	Whole Life	0 - 80	\$5,000 - \$25,000	N/A	100% Death Benefit Paid in All Years	N/A
	Term Life Express	Term	18 - 65	\$50,000 - \$400,000	15 year term	N/A	Accelerated Death Benefit Residential Damage Waiver of Premium Provision Waiver of Premium for Unemployment Provision Common Carrier Death Benefit Provision Accidental Death Benefit Dependent Children's Rider Disability Income Disability Waiver of Premium
			18 - 60		20 year term		
			18 - 50		30 year term		
	Term Life Express ROP		18 - 60		15 year term		
			18 - 60		20 year term		
			18 - 50		30 year term		
RBC Insurance	Express Term	Term	18 - 60	\$25,000 - \$250,000	10 year term	N/A	Child's Rider Accelerated Death Benefit
			18 - 55		15 year term		
			18 - 50		20 year term		
Transamerica	Final Expense	Whole Life	0 - 80	\$2,000 - \$50,000	N/A	100% Death Benefit Paid in All Years	Builds Cash Value Policy Loans Available

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