



SIMPLIFIED ISSUE/NON-MED PRODUCTS

| 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 |
| | Ultra Protector II | | 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 |
| | Ultra Protector III | | 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.) | Full death benefit payable for accidental death Simplified Application No medical exams Guaranteed level premiums Quick issue - 4-day turnaround on clean applications |
| American National | ANICO Indexed UL, ANICO Executive UL, Affinity 7 WL | UL or WL | 0 - 65 | \$100,000 - \$250,000 | N/A | 100% Death Benefit Paid in All Years | N/A |

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| Assurity | LifeScope | 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 | <ul style="list-style-type: none"> Simplified Application Limited health questions 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 | | <ul style="list-style-type: none"> 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 | | <ul style="list-style-type: none"> 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 | |
| | NonMed Term 350 | Term | 18 - 65 | \$50,000 - \$350,000 | <ul style="list-style-type: none"> 10 year term 15 year term 20 year term 30 year term | Full Face Amount | <ul style="list-style-type: none"> Accelerated Death Benefit Critical Illness Rider Disability Waiver of Premium Other Insured Rider Monthly Disability Income Rider Accident Only Disability Income Rider Children's Term Insurance Rider Return of Premium Rider |
| | | | 18 - 65 | | | | |
| | | | 18 - 60 | | | | |
| | | | 18 - 50 NT / 18 - 45 T | | | | |

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| Fidelity Life | Rapid Decision Universal Life | UL | 16 - 45 | \$50,000 - \$300,000 | N/A | Full Face Amount | Accidental Death Benefit Waiver of Premium Rider Dependent Child Rider |
| | | | 46 - 55 | \$50,000 - \$200,000 | | | |
| | | | 56 - 65 | \$25,000 - \$100,000 | | | |
| | | | 66 - 75 | \$10,000 - \$25,000 | | | |
| | Rapid Decision Term | 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 | 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 | | | | |
| Foresters | PlanRight - Level | Whole Life | Non-Tobacco Tobacco 50 - 80 | \$2,000 - \$35,000 | N/A | Full death benefit in all years | Accidental Death Rider (issue ages 50 - 80) Common Carrier Accidental Death Rider |
| | | | Non-Tobacco Tobacco 81 - 85 | \$2,000 - \$15,000 | | | |
| | PlanRight - Graded | | Non-Tobacco Tobacco 50 - 80 | \$2,000 - \$20,000 | N/A | Year 1 - 30% Year 2 - 70% Year 3+ - Full Death Benefit Payable | Common Carrier Accidental Death Rider |
| | | | Non-Tobacco Tobacco 81 - 85 | \$2,000 - \$10,000 | | | |
| | PlanRight - Modified | | Non-Tobacco Tobacco 50 - 80 | \$2,000 - \$15,000 | N/A | Years 1 & 2 - ROP plus 10% annual interest Year 3+ - Full Death Benefit Payable | Common Carrier Accidental Death Rider |

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| Foresters | Lifefirst Level Term | Term | Non-Tobacco Tobacco 18 - 80 | \$50,000 minimum 18 - 50 - \$250,000 maximum 51 - 55 - \$200,000 maximum 56 + - \$150,000 maximum | 10 year term 20 year term 30 year term | 100% Death Benefit Paid in All Years | Common Carrier Accidental Death Rider Family Health Benefit Rider First Rewards Rider Critical Illness Rider (Accelerated Death Benefit) Disability Income Rider (Accident & Sickness) Disability Income Rider (Accident Only) Accidental Death Rider Children's Term Rider Waiver of Premium Rider |
| | SMART Universal Life | Universal Life | Non-Tobacco Tobacco Juvenile 0 - 70 | \$25,000 minimum 0 - 15 - \$150,000 maximum 16 - 55 - \$250,000 maximum 56 - 70 - \$150,000 maximum | N/A | 100% Death Benefit Paid in All Years | Common Carrier Accidental Death Rider Family Health Benefit Rider Waiver of Monthly Deductions Disability Income Rider (Accident Only) Guaranteed Purchase Option Rider Accidental Death Rider Children's Term Rider |
| IA American | 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 |
| | Golden Solution | Whole Life | 50 - 85 | \$2,500 - Max Immed 50 - 75 = \$25,000 Max Immed 76 - 85 = \$15,000 Max Immed 50 - 85 = \$15,000 Max ROP 50 - 85 = \$15,000 | N/A | Immediate Death Benefit Graded Death Benefit Return of Premium Death Benefit | Accidental Death Benefit Children's Insurance Agreement Grandchildren's Insurance Agreement Terminal Illness Confined Care |
| | Family Solution | Whole Life | 0 - 49 | \$5,000 - Max Immed 0 - 39 = \$35,000 Max Immed 40 - 49 = \$25,000 Max ROP 18 - 49 = \$15,000 | N/A | Immediate Death Benefit Graded Death Benefit Return of Premium Death Benefit | Spouse Term Rider Waiver of Premium Children's Insurance Agreement Accidental Death Benefit Agreement Terminal Illness Confined Care |
| | Easy Term | Term | 18 - 70 18 - 65 18 - 55 | \$25,000 or \$15 mo premium (whichever is greater) - \$200,000 | 10 year term 20 year term 30 year term | N/A | Critical Illness Rider Disability Income Rider Death Benefit Terminal Illness Waiver of Premium Accidental Children's Insurance Agreement |
| | Easy UL | UL | 0 - 75 | \$250,000 | N/A | N/A | Disability Income Children's and Family Insurance Waiver of Premium Terminal Illness Accidental Death Confined Care |

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| Lafayette Life | Protector Simplified Issue | Whole Life | 40 - 85 | \$3,000 - \$50,000 | N/A | N/A | N/A |
| | Protector Graded Death Benefit | Whole Life | 40 - 85 | \$3,000 - \$25,000 | N/A | Return of Premium at 10% interest for the first 3 policy years. Available only when insured fails to qualify for Simplified Issue. | N/A |
| MetLife | Guarantee Level Term (GLT) | Term | 18-40 | \$100,000 - \$500,000 | 10, 15, 20 Year Term | 100% Death Benefit Paid in All Years | N/A |
| 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 | | | | |
| | 18 - 60 | | 15 year term | | | | |
| | Term Life Express ROP | | 18 - 60 | | 20 year term | | |
| | | | 18 - 50 | | 30 year term | | |
| Guaranteed Advantage Accidental Death Insurance | Accidental Death | 18 - 70 | \$50,000 - \$500,000 | N/A | 100% Death Benefit Paid in All Years | Guaranteed Issue There are no exclusions for health or occupation. Common Carrier Benefit: pays two times the accidental benefit Auto Pedestrian Benefit: pays an additional 25% of the accidental death benefit | |
| Transamerica | Final Expense | Whole Life | 0 - 80 | \$2,000 - \$50,000 | N/A | Full death benefit in all years | Builds Cash Value Policy Loans Available |
| | TransTerm | Term | 18 - 60 | \$25,000 - \$99,999 | 10, 15, 20, 25, 30 year term | Full death benefit in all years | Waiver Provision Rider Children's Insurance Rider Accident Indemnity Rider Income Protection Option (IPO) Accelerated Death Benefit Endorsement No-Lapse Guarantee Endorsement |
| 61 - 70 | | | \$25,000 - \$50,000 | | | | |