

PRODUCT CHEAT SHEET

All Carriers require routing and account number except for **Prosperity, AIG, TransAmerica and Ethos**.

Most Whole Life accept people 40 and older (excluding Ethos: TruStage and TransAmerica)

Citizenship: If NOT U.S. citizen, ask if they have ITIN or work with U.S. employer

Companies that accept ITINs: American Amicable, F&G, NLG

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

- **IUL** - Ages 20-60

Index Universal Life

Permanent Coverage

\$450k Max coverage

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

Builds Cash Value

- **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

AIG

- **Simplified Issue(SIWL)** - Ages 50-80

Level and Graded

Level Death Benefit

Whole Life -Builds Cash Value

\$5k-\$35k Coverage

- **Guaranteed Issue (GIWL)** - 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

Takes Direct Express Cards

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

- **IULE** Ages 18-70
Index Universal Life
Permanent Coverage
\$300k Max coverage
Includes Living Benefits (Critical, Chronic, Terminal, Disability)
Builds Cash Value
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ETHOS

- **Term** - Ages 20-65
Level Term up to 2 Million
DOES NOT HAVE LIVING BENEFITS

- **Whole Life** - Ages 20-85
Ethos FEX
TruStage FEX
*Client does app from their end
Takes Direct Express / Cards
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TRANSAMERICA

- **Immediate Solution** Ages 0-85
EASY SOLUTIONS (graded) up 25K
Whole Life
Builds Cash Value
Takes Direct Express / Cards
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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

Easy Term = for ITIN cheapest option for client (better commission)

- **Home Protector** - Ages 20-65

Have to have a mortgage

\$300k Max coverage