



# RECOMMENDED CORE LIFE CARRIERS

## Universal Life, Indexed Universal Life and Term Life Insurance

Carrier Name	Allianz		American National				North American			
Product Type	Indexed Universal Life		Term		Guaranteed Universal Life		Term		Guaranteed Universal Life	
Product Name	Life Pro+ Advantage		Signature Term		Signature Guaranteed UL		ADDvantage Term		Custom Guarantee	
Minimum Death Benefit	\$100,000		\$100,000		\$25,000		\$100,000		\$50,000	
Why Them?	High Participation Allocations 5% Fixed Loan Rate Index Lock / Auto Lock		Competitive Premiums Comprehensive ADB's		Competitive Premiums Comprehensive ADB's Return of Premium		Competitive Premiums Comprehensive ADB's		Competitive Premiums Comprehensive ADB's 2 year Rolling Target	
Underwriting	Possibility for Simplified Issue Ages 25 - 60 Up to \$3,000,000 Standard - Preferred Plus		Possibility for Simplified Issue <b>Xpress - Paper &amp; e-App</b> Standard/Substandard Ratings Only Ages 0 - 65   Up to \$249,999 DB <b>Xpress Plus - e-App Only</b> Standard - Preferred Plus Ratings Ages 18 - 50   \$250,000 - \$1,000,000 DB Ages 51 - 60   \$250,000 - \$500,000 DB				Possibility for Simplified Issue Ages 18 - 50   Up to \$2,000,000 DB Ages 51 - 60   Up to \$500,000 DB			
ADB Riders	<b>Chronic Illness</b> Up to 25%/\$250k Annually <b>Terminal Illness</b> Up to 100% of DB 12 Month Life Expectancy \$1,000,000 Max Acceleration Regardless of # of Policies		<b>Critical Illness</b> Up to 100% of DB <b>Chronic Illness</b> Up to 100% of DB <b>Terminal Illness</b> Up to 100% of DB 12 Month life Expectancy \$1,000,000 Max Acceleration Per Policy				<b>Critical Illness</b> Up to 90% of DB \$1M Max Per Election <b>Chronic Illness</b> Up to 24% of DB \$480k Max Per Election <b>Terminal Illness</b> Up to 90% of DB 12 Month life Expectancy		<b>Critical Illness</b> Up to 25% of DB \$50K Max Per Election <b>Chronic Illness</b> Up to 24% of DB \$480k Max Per Election <b>Terminal Illness</b> Up to 90% of DB 12 Month life Expectancy	
Commission	1 <sup>st</sup> Year Renewal	<b>100%</b> <b>2.5%</b>	10 Year 15 Year 20/30 Year	<b>80%</b> <b>85%</b> <b>90%</b>	1 <sup>st</sup> Year Renewal	<b>80%</b> <b>2%</b>	10 Year 15 Year 20/30 Year	<b>70%</b> <b>75%</b> <b>95%</b>	1 <sup>st</sup> Year Years 2 - 10	<b>90%</b> <b>1%</b>



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## Final Expense

Carrier Name	Gerber		Mutual of Omaha		United Home Life				
Product Type	Guaranteed Issue Final Expense		Final Expense		Final Expense				
Product Name	Guaranteed Life		Living Promise		Premier	Express Deluxe		Guaranteed Issue	
Issue Ages	50 - 80		45 - 85		20 - 80	20 - 80		45 - 75	
Min - Max Death Benefit	\$5,000 - \$25,000		\$2,000 - \$40,000		20 - 60 \$5,000 - \$100,000 61 - 80 \$5,000 - \$50,000	\$5,000 - \$50,000		\$5,000 - \$25,000	
Underwriting	Guaranteed Issue		Simplified Issue		Simplified Issue			Guaranteed Issue	
Why Them?	Lowest GI Premiums. Benefit equal to ROP + 10% Interest if death occurs during first two policy years. Full death benefit if death occurs due to accident in the first two policy years.		Lowest Simplified Issue Premiums.		Ideal for clients with minor health issues, such as controlled high blood pressure or controlled high cholesterol, or Type II Diabetes (non-insulin dependent).		Ideal for insulin-dependent diabetics, individuals receiving disability compensation, or those who have previously been declined by other insurance carriers.		Highest GI Commission
Tele Interview	No		Yes, but they are random		Yes			No	
ADB Riders	N/A		Terminal Illness 12 Month Life Expectancy		Terminal Illness 12 Month Life Expectancy			N/A	
Commission	1 <sup>st</sup> Year Renewal	60% N/A	Ages 45 - 80*		1 <sup>st</sup> Year 2 <sup>nd</sup> Year Years 3 - 5 Year 6 - 10	110% 14% 8% 3%	1 <sup>st</sup> Year Years 2 - 10	70% 2%	
			1 <sup>st</sup> Year	115%					
			Years 2 - 5	6.5%					
			Years 6 - 10	4.5%					
			Years 11+	1%					
Ages 81 - 85*		1 <sup>st</sup> Year	65%						
Years 2 - 5	6.5%	Years 6 - 10	4.5%						
Years 11+	1%								

\*Commissions shown are for level benefits. Commissions for Graded Benefits will have a lower payout than the commissions shown.



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## Hybrid Life Insurance + Long-term Care

Carrier Name	Nationwide		One America		Securian	
Product Type	Universal Life		Whole Life		Universal life	
Product Name	Care Matters II		Asset Care		Secure Care	
Issue Ages	30 - 75		35 - 80		40 - 75	
Minimum Death Benefit	\$60,000		\$50,000		\$50,000	
Why Them?	Competitive LTC Rider, several Return of Premium options and pay to 100 available. Guaranteed 20% Residual Death Benefit. Premiums Separated for HSA Tax Advantages.		Competitive LTC Rider that provides a lifetime benefit period for LTC and Base Policy Return of Premium.		Competitive LTC Rider, Simplified Issue, Reduced Paid Up benefit and vestable Return of Premium, but only allows premiums to be paid up to 15 years max.	
Premium Options	30 - 75	Single Premium	35 - 80	Single Premium	40 - 75	Single Premium
		5 Pay		5 Pay		5 pay
	30 - 54	10 pay	35 - 70	10 Pay	40 - 73	7 Pay
		Pay to 65		20 Pay	40 - 70	10 Pay
30 - 65	Pay to 100		Pay to 95	40 - 65	15 Pay	
Elimination Period	90 Days		90 Days		90 Calendar Days	
Underwriting	Full Underwriting		Possibility for Simplified Issue (Tele-Interview) Full Underwriting		Simplified Issue Couples Discount	
LTC Rider	Choose between 2 - 7 year Benefit Period Cash Indemnity Benefit Informal Care		Choose between 25 months to Lifetime Benefit Period w/ Rider Reimbursement Benefit Care Provider must be licensed		Choose between 2 - 7 year Benefit Period (6-Year Illustrates Best) Cash Indemnity Benefit Informal Care	
Commission	Single Premium	7.5%	Single Premium	8%, No Renewal	1 <sup>st</sup> Year/Renewal	5.75%
	5 Pay	37.5%, No Renewal	5 Pay	25%, 3% Renewal		
	10 Pay	60%, 2% Renewal	10 Pay	45%, 3% Renewal		
	Pay to 65	70%, 4% Renewal	20 Pay	75%, 3% Renewal		
	Pay to 100	80%, 4% Renewal	Pay to 95	90%, 3% Renewal		