

## The Producers Network “Quik Look”

(LEADERS OF THE PACK in RED)

Universal Life – Guaranteed DB Products				
Carrier	Product	Issue Ages*	Minimum Face	Highlights
American General	GUL III	18 – 80	\$ 100,000	Special Substandard Rate, competitive for short pay scenarios Retirement Income Feature
<b>SAGICOR</b>	<b>N.L.U.L.</b>	<b>16 – 85</b>	<b>\$ 25,000</b>	<b>ACCELEWRITING, No Phone, Exams, Aps. To Age 65 with Chronic and Terminal Illness</b>
Lincoln Financial	Life Guarantee	20 - 85	\$ 100,000	BIG CASE UNDERWRITING Competitive UL Guaranteed Table Shave – 3 Tables
<b>Protective</b>	<b>Advantage</b>	<b>18 – 85</b>	<b>\$ 50,000</b>	<b>Extended Care Rider</b> <b>Great as a single-pay over age 65</b> <b>SKIP A PREMIUM FEATURE</b>
<b>Symetra</b>	<b>UL-G</b>	<b>16 - 85</b>	<b>\$ 50,000</b>	<b>Great 55 and up</b> <b>SUPER ROP FEATURES</b> <b>Dial -a-Guarantee</b>
Mutual of Omaha	Guaranteed UL Plus	18 – 85 (Age Last)	\$ 100,000	Flexible underwriting Great short pay scenarios Rating up to 16 tables / Dial-a-Guarantee

Guaranteed Universal Life with an Exit Strategy				
Carrier	Product	Issue Ages*	Minimum Face	Highlights
American General	Secure Lifetime GUL 3	18 – 80	\$ 100,000	Life Style Income Rider is a rider that gives an option to receive the Death Benefit as Annual Income in Retirement Years
American National	Signature GUL	20 – 85	\$ 50,000	The Guarantee cash value is designed to CASH OUT at 15, 20 & 25 year anniversaries.
<b>Symetra</b>	<b>UL-G</b>	<b>16 - 85</b>	<b>\$ 50,000</b>	<b>Living Benefits, ROP Features, Other Insured Rider</b>

Universal Life – Index Products				
Carrier	Product	Issue Ages*	Minimum Face	Highlights
American General	Elite Global IUL	0 – 90	\$ 50,000	Offers international indexes plus unique combination design for interest crediting
Protective	INDEX	0 – 85	\$100,000	3 crediting strategies, lifetime Death Benefit, rolling target – Table Shave – 3 Tables
Lincoln Financial	Life Elements	0 – 85	\$ 25,000	Strong account values Table Shave – 3 Tables
<b>North American</b>	<b>Guarantee Builder IUL</b>	<b>0 – 80</b>	<b>\$ 50,000</b>	<b>Daily bucket sweeps to prevent “idle money,” 2 yr rolling targets and very strong comp</b>

Whole Life				
Carrier	Product	Issue Ages*	Minimum Face	Highlights
<b>SBLI</b>	<b>Continuous Pay Life</b>	<b>0 - 80</b>	<b>\$ 25,000</b>	<b>BEST NON MED PROGRAM 18 - 60</b>
PRUCA	Single Premium	0 – 80	\$ 5,000	7% Comp FEATURE 2 <sup>nd</sup> year positive Cash Values
Assurity	Life Scope	0 – 85	\$ 10,000	Competitive in short pay scenarios, product also available in traditional version
NATIONAL LIFE	Protector	0 - 85	\$ 25,000	Living Benefits, Critical, Chronic, Terminal

Term Life / Online App Platform				
Carrier	Product	Issue Ages*	Minimum Face	Highlights
American General	Select-a-Term	20 – 70	\$ 100,000	Top rates \$250K – Over Best 20 – 30 Yr. ROP Special Class for Table Rating
United of Omaha	Term Life	20 – 80	\$ 100,000	Table shave term – Age last birthday Many re-priced “sweet spots” Comdex 96 Quick App
L&C America (Banner)	OP Term	20 – 80	\$ 50,000	Offers lower minimum face amount Best only line app
Lincoln National/ LFG	Life Element Level Term	0 – 75	\$ 250,000	Cigar, pipe, chewer users who test positive for nicotine are rated Standard Non-Smoker Great at 500K - Over age 45
Trans America	Super Express Living Benefits	18 – 80	\$ 25,000	YRT, Income protection option, ROP, Living Benefits
SBLI	LEVEL TERM	18 – 74	\$ 100,000	18-60 Advanced Underwriting Express Qualify for ANY RATE CLASS MAX FACE \$500k
<b>Protective</b>	<b>Custom Choice</b>	<b>18 – 75</b>	<b>\$ 100,000</b>	<b>(5 – 30 yrs.) Guaranteed Premium Period then reducing death benefit to 121 Accepts 1035 's lump sum mix available</b>

Simplified / Non-Med Term				
Carrier	Product	Issue Ages*	Minimum Face	Highlights
LINCOLN	Term Accel	16 – 60	\$ 10,000	E APP ONLY Non-med, no exam, no waiting months – issued in days – up to \$500,000
<b>SBLI</b>	<b>TERM &amp; WHOLE LIFE</b>	<b>18 - 60</b>	<b>\$ 25,000</b>	<b>AVAILABLE ON ALL UNDERWRITING CLASSES and TABLES</b>
United of Omaha	Express	20 – 60	\$ 50,000	Impaired Risk to minor health issues
<b>Sagicor</b>	<b>Sage Term</b>	<b>18 - 65</b>	<b>\$ 50,000</b>	<b>Up to \$500,000 – 4 Tables = Standard NO PHONE CALL!!!</b>

Final Expense				
Carrier	Product	Issue Ages*	Minimum Face	Highlights
<b>MOO/UOO</b>	<b>Final Expense</b>	<b>50-85</b>	<b>\$ 5000</b>	<b>Highly Competitive, UP to 120% Comp Most Recognizable Brand, Nice Renewals</b>
GREAT WESTERN	Level/Graded Whole Life	40 - 80	\$ 3,000	G.I. 25K – no health questions MAX \$40k
<b>AIG LIFE</b>	<b>G I Whole Life</b>	<b>45 – 85</b>	<b>\$ 1,000</b>	<b>EASY ONLINE APP</b>
Transamerica	Final Expense	50 – 85	\$ 2,000- \$ 25,000	No medical exam Quick Issue
<b>KSKJ</b>	<b>Final Expense</b>	<b>45 - 85</b>	<b>\$ 5,000 - \$ 25,000</b>	<b>Best Pricing , Simplified App No medical exam</b>

\* Issue ages and minimum face amounts can vary with underwriting class. For term products, they can vary with the term length selected. Not all products available in all states. Consult a product guide for complete details.

*While The Producers Network has made every reasonable attempt to ensure the accuracy of the information presented here, we cannot be held responsible for any errors.*