

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
SAGICOR	N.L.U.L.	16 – 85	\$ 25,000	ACCELEWRITING, No Phone, Exams, Aps. To Age 65 with Chronic and Terminal Illness
Lincoln Financial	Life Guarantee	20 - 85	\$ 100,000	BIG CASE UNDERWRITING Competitive UL Guaranteed Table Shave – 3 Tables
Protective	LIFETIME ASSURANCE	18 – 85	\$ 50,000	MOST COMPETITIVE with Dial In the SIMPLEST APP SYSTEM
American National	S-UL	20 - 85	\$ 100,000	Great 55 and up SUPER ROP FEATURES Dial -a-Guarantee
Mutual of Omaha	Guaranteed UL Express	18 – 70 (Age Last)	\$ 25,000	Maximum: Ages 18-50: \$300,000 Ages 51-60: \$250,000 Ages 61-70: \$150,000

Guaranteed Universal Life with an Exit Strategy				
Carrier	Product	Issue Ages*	Minimum Face	Highlights
American General	Secure Lifetime GUL 3	18 – 80	\$ 100,000	LifeStyle 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.
Protective	ADVANTAGE	18 - 85	\$ 50,000	STEP UP CONCEPT / Extended Care Rider 24m Comm. Rolling Target 65 SKIP A PREMIUM FEATURE

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
Life of the Southwest	Flex Life 2	0 – 85	\$ 25,000	BEST Acc. Benefits, Terminal, Chronic, Critical Illness, Critical Injury, Lifetime Income

Whole Life				
Carrier	Product	Issue Ages*	Minimum Face	Highlights
SAGICOR	Continuous Pay Life	0 - 85	\$ 25,000	BEST NON-MED PROGRAM 18 - 60
William Penn	Single Premium	0 – 90	\$ 5,000	7% Comp FEATURE 2 nd year positive Cash Values
Assurity	Life Scape	0 – 85	\$ 10,000	Competitive in short pay scenarios, product also available in traditional version
LIFE OF THE SOUTHWEST-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
Protective	Custom Choice	18 – 75	\$ 100,000	(5 – 30 yrs.) Guaranteed Premium Period then reducing death benefit to 121 Accepts 1035 's lump sum mix available

Simplified / TRUE Non-Med Term				
Carrier	Product	Issue Ages*	Minimum Face	Highlights
FIDELITY LIFE	INSTATERM	18 – 65	\$ 25,000	TRUE NON- MED NO APS NO FLIP FLOPPING, no exam, no waiting months – issued in days – up to \$500,000
SBLI	TERM & WHOLE LIFE	18 - 60	\$ 25,000	AVAILABLE ON ALL UNDERWRITING CLASSES and TABLES Simplified underwriting NO paramedical, exam or Attending Physician Statement (APS) • N-T and Tobacco risk classes (standard through table 4)
Mutual of Omaha	Express	18 – 80	\$ 25,000	Up to \$300,000 ages 18-50 Up to \$250,000 ages 51-65 • No blood draws, oral fluid, urine testing or paramed exam 10 15 20 30 year products
Sagicor	Sage Term	18 - 65	\$ 50,000	RATES REDUCED Up to \$500,000 – 4 Tables = Standard NO PHONE CALL!!!

Final Expense				
Carrier	Product	Issue Ages*	Minimum Face	Highlights
MOO/UOO	Final Expense	50-85	\$ 5000	Highly Competitive, UP to 120% Comp Most Recognizable Brand, Nice Renewals
GREAT WESTERN	Level/Graded Whole Life	40 - 80	\$ 3,000	G.I. 25K – no health questions MAX \$40k
AIG LIFE	G I Whole Life	45 – 85	\$ 1,000	EASY ONLINE APP
Transamerica	Final Expense	50 – 85	\$ 2,000- \$ 25,000	No medical exam Quick Issue
SONS OF NORWAY	Final Expense	0 - 85	\$ 5,000 - \$ 25,000	Best Pricing on GUARANTEED ISSUE AND SIMPLIFIED (first day coverage), Simple App

GUARANTEED ISSUE LIFE PRODUCTS				
Carrier	Product	Issue Ages*	Minimum Face	Highlights
ACA/ TransAmerica	TERM UL	18 – 75 18 - 80	\$ 10,000 \$10,000	1st Day Coverage no waiting months – issued in days – up to \$150,000
SONS OF NORWAY	GI WHOLE LIFE	0 - 85	\$ 5,000	BEST RATES IN THE USA
Gerber, AIG Great Western, Arcanum	GI WHOLE LIFE	40 – 85	\$ 3,000	Stack up to 120k
NATIONWIDE	GI Whole Life	0 - 80	\$ 10,000	MAX FACE UP to \$50,000

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.

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 THE PRODUCERS NETWORK
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