

Life Insurance Product Portfolio

Company Name	Product	Minimum Coverage	Policy Fee	Niches
Agent Direct Term				
North American	Impact Plus	\$100,000.00	\$65.00	\$2,500 limit DI rider and excellent preferred rates. 30 year term available to age 60.
Life Investors	Ultima Term Series	\$25,000.00	\$80.00	Non-medical available \$25,000-\$100,000. Best Return of Premium rates available!
Brokerage Term				
First Colony Life	Colony Term	\$50,000.00	\$50.00	Super rates, 5 year term available, great name recognition, A+ with A. M. Best.
West Coast Life	Golden G Series	\$100,000.00	\$50.00	30 year term available to age 55. Most competitive rates available on the market. Policies issued at actual age.
American General	LTG Ultra	\$250,000.00	\$60.00	AAA Rated, Big face term product, Great rates and payouts. 9 Month advancement avail.
Universal Life				
West Coast Life	Life Time Gold 120	\$25,000.00	N/A	Maturity Guarantee to age 120. Issues to age 90.
Life Investors Insurance Company	Ultima Provider 100	\$50,000 age 18-50 \$35,000 age 65+	N/A	Guaranteed death benefit and premiums to age 100. Issued non-medical <\$100,001
Indianapolis Life	Crown Solution	\$50,000 Age 0-85	N/A	Extremely competitive UL with no lapse guarantee available - very high current rate.
Equity Indexed Life				
Indianapolis Life	Vista Advantage	Ages 0-85 \$100,000	N/A	Lowest cost indexed UL available w/age 100 guarantees. Great large case product.
Mortgage Protection				
Life Investors Insurance Company	Ultima Home Protector	\$25,000-\$180,000 non-medical	\$60.00	Non-medical to \$180,000 DI and return of premium rider available. Fastest underwriting in the business
North American	Home Impact Plus	\$35,000-\$150,000 non-medical	\$80.00	Super low rates and liberal underwriting. Excellent commissions.
AD & D Products				
Assurity Life	Acci-FLEX	\$50,000-\$250,000	\$45.00	Revolutionary AD&D term product, non-med, DI and ROP available.
Life Investors	Ultima Acci-Protector	\$50,000-\$250,000	\$45.00	Built in return of premium, 48 hour jet issue.
Simplified Issue Whole Life				
Columbian Life	Dignified Choice	\$2,500 - \$25,000	\$34.48	Issue ages 0-85, accepts diabetics/no height or weight
Fidelity Security	Legacy Provider	\$2,000 - \$50,000	\$15.00	No MIB, No APS, no height and weight, sameday issue
Chesapeake Life	Final Expense	\$3,000 - \$35,000	\$36.00	Easy issue/ faxed application/ draft first premium/ great rate
Standard Life & Accident	Protector III	\$5,000 - \$45,000	\$60.00	Free leads per \$3,000 of annualized premium, faxed app with first premium drafted
Impaired Risk				
Empire General	EG Term Series	\$50,000.00	\$80.00	Excellent smoker and tobacco rates. Super for impaired clients.
Presidential Life	GBL – Graded Benefit Life	\$1,000 - \$50,000 Ages 40-80	\$10.00	2 year grade period over 65, high face amount limit.
Disability				
Assurity Life	Balance DI	\$300-\$7,000 monthly	Benefit pd. 2.5 or age 65. Elimin. pd. 30, 60, 90, 180, 365 day	Versatile and competitive DI. Great for larger cases.

	<u>Assurity Legacy Estate Maximizer</u>	<u>Aviva Keepsake 201</u>	<u>Aviva Treasure 201</u>	<u>North American Legacy Optimizer</u>
<i>Product Type</i>	Single Premium Whole Life	Single Premium Universal Life	Single Premium Universal Life	Single Premium Universal Life
<i>Issue Ages</i>	0-85 Age Last Birthday	40-85 Age Last Birthday	40-85 Age Last Birthday	45-85 Age Last Birthday
<i>Commission</i>	Double Digit - call for Quote	8% (All Ages)	4% (All Ages)	8% (All Ages)
<i>Minimum Premium/Face</i>	\$5,000 Minimum Face	\$15,000 Minimum Premium	\$15,000 Minimum Premium	\$10,000 Minimum Premium
<i>Product Features</i>	* Guaranteed Cash Value	* Return of Premium Guaranteed	* 4% Premium Bonus	* Guaranteed Return of Premium
	* Guaranteed Death Benefit	* 10% Penalty Free Withdrawals	* Guaranteed Return of Premium	* Guaranteed Death Benefit
	* Telephone I/V @ Time of App	which does NOT void guarantees	* Guaranteed Death Benefit	assuming no loans/withdrawals
	* Endows @ Age 110	* Guaranteed Death Benefit	assuming no loans/withdrawals	* 10% Penalty Free Withdrawals
	* Jet Issue - 72 hours	* Multiple Pay Options	* 10% Penalty Free Withdrawals	after 1st policy year
<i>Accelerated DB</i>	* Confined Care Rider	* Terminal Illness for 12 months	* Terminal Illness for 12 months	* Terminal Illness for 24 months
	2% of death benefit per month	or less - up to 50%	or less - up to 50%	or less - up to 75% (\$250,000)
	* Community Care Rider	of death benefit	of death benefit	of death benefit
	1% of death benefit per month	* Nursing Home Waiver	* Nursing Home Waiver	
	* Terminal Illness	penalty free withdrawals	penalty free withdrawals	
	12 months or less	up to \$5,000 per month	up to \$5,000 per month	
		out of cash value	out of cash value	
<i>Underwriting</i>	* Standard up to Table 4 -	* Standard up to Table D	* Standard up to Table D	* Non-Tobacco & Tobacco:
	not to exceed \$150,000	* Sub-Standard up to Table P	* Sub-Standard up to Table P	simplified underwriting for issue
	net amount @ risk	* Simplified Issue up to	* Simplified Issue up to	ages up to age 80, up to
		\$100,000 net amount @ risk	\$100,000 net amount @ risk	\$150,000 net amount @ risk
		* Fully Underwritten for over	* Fully Underwritten for over	* Full Traditional Underwriting
		\$100,000 net amount @ risk	\$100,000 net amount @ risk	issue ages 81-85 or net amount
				at risk above \$150,000
<i>Interest Rate</i>	N/A	3% Minimum Guarantee	3% Minimum Guarantee	3% Minimum Guarantee
		Call for current rates	Call for current rates	Call for current rates
<i>Rating</i>	A- by AM Best	A by AM Best	A by AM Best	A by AM Best