

Final Expense Companies

(Please print and keep with you while selling. Some of the main benefits of using each carrier are highlighted in **RED**. It is suggested to lead with Settlers, GPM or Great Western first if possible to optimize your payouts and provide the best products to your clients.)

Level – Modified – Graded

Settlers

- Carries Level (Gold, Silver and Silver II) and Modified (Bronze) benefits
- Lifetime, 20yr, 10yr, and Single Pay Plans
- Settlers should always be your lead product
- **ExpressApps – Voice Activation & immediate underwriting decision before you leave the client's house – no paperwork to submit!**
- **Accepts day 1 coverage for insulin dependent diabetics as long as not diagnosed before the age of 50 – Silver coverage**
- **Benchmark Bonus earns you an extra \$2,000.00 per month in addition to regular compensation plan**
- **Accelerated Death Benefit free on Gold and Silver**
- **Children and Grandchildren are covered for \$5,000 when client purchases a minimum of \$5000 face value on a Gold or Silver plan**
- **Expedition-2-Excellence 1st year Reward Program offered to New Partners**
- **100% Vesting Upon Appointment - High, Lifetime Renewal Commissions**
- **Daily Commissions and Electronic Pay**
- **Gold plan can write up to 50,000**
- **Competitive Premium Rates and no policy fees**
- Not available in WA, CA, OR, UT, NV, NY, HI, AK
- Issue ages
 - Gold: Min \$2500 to Max **\$50,000** ages 15 Days – age 80
 - Gold: Min \$2500 to Max \$20,000 ages 81yrs. – 85 yrs
 - Silver: min \$1,000 to Max 25,000 ages 6 mos. – 65 yrs.
 - Silver: min \$1,000 to Max 20,000 ages 66 yrs. – 74 yrs.
 - Silver: min \$1,000 to Max 15,000 ages 76 yrs. – 85 yrs
 - Silver II min \$1,000 to \$15,000 ages 50yrs – 75yrs
 - Bronze Min \$1,000 to 15,000 ages **40** to 80

Aetna

- **Level, Graded and Modified Policies– use when over the age of 85 if healthy (level)**
- Reference last page to see what products are available per state (Aetna, American Continental Insurance Company, Continental Life Insurance Company of Brentwood TN)
- **Also offer contracts for MedSup, Hospital Indemnity, Continental Care, Recovery Care, Nursing Facility Care, Home Care, Cancer & Heart Attack or Stroke** - reference last page to see what products are available per state
- Issue ages
 - Level: min \$3,000 max \$35,000 ages **45-89**

- 45-65 \$3,000-\$35,000
- 66-80 \$3,000-\$25,000
- 81-85 \$3,000-\$15,000
- 86-89 \$3,000-\$10,000
- Graded: min \$3,000 max \$35,000 ages 45-80
 - 45-65 \$3,000-\$35,000
 - 66-80 \$3,000-\$25,000
- Modified: min \$3,000 max \$35,000 ages 45-75
 - 45-65 \$3,000-\$35,000
 - 66-75 \$3,000-\$25,000

Americo

- Carries Level (Ultra Protector I), Level (Ultra Protector II) and Guaranteed Issue 3yr Graded (Ultra Protector III)
- Ultra Protector I for healthy people who can answer no to all questions. **Accelerated death benefit included at no additional cost**
- Ultra Protector II to age 80-can answer “no” to Part I but answers “yes” to 1 or more questions in Part 2. **Accelerated death benefit included at no additional cost**
- Ultra Protector III- 3 yr graded benefit in all states except AR, IL, MA, MN, NV, NJ, PA, WA, WV to ages 75. **Everyone can qualify. If client dies as a result of an accident they receive full benefits.**
- Offers telesales in every state except for NY
- **No POS required (randoms are conducted on a lottery system so there is a chance they may call your client back) - good for clients that may have a speech impaired that does not have major health challenges and qualifies for level benefits OR if POS is not available during the hours you are working.**
- Issue ages
 - Ultra Protector I: min \$2,000 max \$30,000 ages 50-85
 - Ultra Protector II: min \$2,000 max \$30,000 ages 50-80
 - Ultra Protector III: min \$2,000 max \$10,000 ages 50- 75

Baltimore Life Silver Silver

- Carries level (Silver Guard I) Graded (Silver Guard II) and Modified (Silver Guard III)
- Life Pay or 10 pay
- **Can be sold over the phone through Voice Signature**
- Liberal underwriting on COPD – if diagnosed with COPD but not on oxygen they may be able to approve as a Silver II graded
- Liberal underwriting on Cancer victims – if patient goes into remission, they may be able to cover (case-by-case underwriting decision)
- Accepts Credit Cards ONLY on first paper application. Their second payment would need to be a PAC or Direct Bill.
- Graded death benefit pays out 25% of the policy face amount the first year; 50% the second year; after the second year the policy pays 100% of its face value.
- Issue ages
 - Level: Silver Gard I: min \$2,500 max \$25,000 ages 50-75

- Level: Silver Gard I: min \$2,500 max \$15,000 ages 76-80
- Graded: Silver Gard II: min \$2,500 max \$15,000 ages 50- 80
- Modified: Silver Gard III: min \$2,500 max \$10,000 ages 50-80

Forester Plan Right

- Carries Level, Graded Death and Modified benefits (all called PlanRight).
- Coverage ages Level and graded to ages 50-85 Modified to ages 50-80
- All PlanRight products can be sold over the phone
- Policy approval over the phone for Telesales through Voice Signature
- Foresters will pay within 48 hours if application is in good order
- Excellent rates for smokers
- No special rating for diabetics on insulin or pill
- Forester's pays all appointment fees
- Foresters is hard to beat on pricing for healthy 60 to 80 year olds
- Need E&O Insurance
- Issue ages
 - Level: min \$2,000 max \$35,000 ages 50- 85
 - Level min \$2,000 max \$15,000 ages 81- 85
 - Graded: min \$2,000 max \$20,000 ages 50- 85
 - Graded: min \$2,000 max \$10,000 ages 81- 85
 - Modified: min 2,000 max 15,000 ages 50-80

GPM (Government Personnel Management)

- Carries Level, Graded and Modified Benefits
- Not in NY or NJ
- Will accept a ONE time credit card payment to reinstate policies, initial payments while waiting for federal allotment setup or top bring a policy current.
- 10 year pay and 20 year pay
- Competitive rates and case by case underwriting
- Highest commission on Graded and Modified
- Level rates on diabetics
- GPM works with health condition within the last 12 to 24 months versus medications being taken
- 9 out of 10 GPM will write a customer with health issues with a graded product.
- Easy pre-qualify a customer with underwriting
- Get paid in 48 hours if clean application with immediate draft
- Minimum payment \$10.00
- Issue ages
 - Level: \$3,000 to \$35,000 – ages 50-80
 - Level: \$3,000 to \$10,000 –ages 81-85
 - Graded: \$3,000 to \$25,000 –ages 50-80
 - Graded: \$3,000 to \$10,000 –ages 81-85
 - Modified: \$3,000 to \$10,000 – ages 50-85

Liberty Bankers

- Carries simplified (SimplPreferred and SimplStandard) and Modified benefits
- Minimum Model premium \$15.00
- Telesales
- Spanish POS
- Can be sold over the phone through Voice Signatures
- DIRECTEXPRESS offered only on SIMPLStandard and Modified (not on SIMPLPreferred or Term or Whole Life products) (no credit cards accepted)
- This policy offers a modified death benefit as follows: During the first 3 years: If death occurs as a result of an accident, the death benefit is 100% of the policy face amount. The non-accidental death benefit is equal to a refund of all premiums paid to date plus 10% compounded. During the 4th year, the death benefit is 100%; followed by 105% in the 5th year; and 110% in the 6th year and thereafter.
- Issue ages
 - SIMPLPreferred: min \$3,000 max \$30,000 ages 18- 80
 - SIMPLStandard: min \$3,000 max \$30,000 ages 18- 80 Can only use DIRECTEXPRESS after the age of 40)
 - Modified Whole Life: min \$1,000 max \$20,000 ages 40- 80

Mutual of Omaha Living Promise (subsidiary of United of Omaha)

- Carries Level and Graded Death benefits.
- No POS required (randoms are conducted on a lottery system so there is a chance they may call your client back) - good for client that may have a speech impaired that does not have major health challenges and qualifies for level benefits OR if POS is not available during the hours you are working. Very competitive pricing
- Accepts Internet Banks as long as they have an account and routing number
- Accelerated Death Benefit for Terminal Illness or nursing home Confinement (in FL and CT) Rider includes no additional charges
- Offers eApplications
- Issue ages
 - Level: min \$2,000 max \$40,000 ages 45- 85
 - Graded: min \$2,000 max \$20,000 ages 50- 85

Oxford

- Not available in AL, MS, MT, NY, VT, WV
- Carries Level Death benefits only
- 48 hour policy issue
- Social Security benefit draft dates available on application
- Spanish Underwriters for POS & Brochures (no Spanish application)
- Level coverage for insulin dependent diabetics
- Some of the best rates in the industry
- Point of Sale decision-average interview time is under 15 minutes – can also schedule a telephone interview through the website
- Impairment driven not medication driven

- Dedicated underwriter available to take calls for pre-qualifications, borderline scenarios, questions on specific issues, reason for a declination
- Terminal Illness & Common Carrier Rider free with program – pays out 100% with no penalties
- Requires E&O coverage
- Issue ages
 - Level: min \$5,000 max \$30,000 ages 50- 85

Royal Neighbors

- Not available AK, AL, HI, LA
- Nonforfeiture Options
 - Participating reduced paid-up insurance
 - Non-participating extended term insurance (default)
 - Cash surrender
- Terminal Condition and Permanent Confinement rider free with program-pays up to 75% (age 50-85)
- \$30 certificate fee commissionable
- Voice signature application available
- eApp not available
- Issue ages
 - Level: min \$5,000 max \$25,000 ages 50- 85
 - Graded: \$5,000 max \$10,000 ages 50- 85

Transamerica

- Carries Level (Immediate Solution), 10 Pay and Graded (Easy Solution) benefits.
- Direct Express for Final Expense Product (credit cards not accepted)
- Modified Benefit from age 18 to 80
- Accelerated Death Benefit Rider (not available in New York)
- ADBR with Nursing Home Option (not available in New York)
- Issue ages
 - Level: min \$1,000 max \$50,000 ages 0-55
 - Level: min \$1,000 max \$40,000 ages 56-65
 - Level: min \$1,000 max \$30,000 ages 66-75
 - Level: min \$1,000 max \$25,000 ages 76- 85
 - Modified: min 1,000 max 25,000 ages 18-80

United Home Life

- Carries Level, Graded, and Modified.
- Guarantee Issue Graded Benefit Endowment Insurance – no health questions, physical exams or PHI's. Yr 1 refund of premium plus 6% interest, Year 2 refund of premiums plus 12% interest, Year 3 refund of premium plus 18% interest. Full death benefit after 3 policy years.

- Simplified Issue Graded –Year 1 refund of premiums plus 12% interest, Year 2 refund of premiums plus 24% interest. Graded Express Issue Whole Life – free for face amounts over \$10,00 or more:
 - Identify theft Waiver of Premium Rider
 - Hospital Stay Waiver of Premium Rider
 - Common Carrier Accidental Death Benefit Rider
- Express Issue Premier & Deluxe ideal for healthy clients up to \$150,000 in coverage
- Offers a non-medical Term ages 20-45
- Issue ages
 - Express Issue Premier: min \$5,000 max \$100,000 ages 20-60
 - Express Issue Premier: min \$5,000 max \$50,000 ages 61-80
 - Express Issue Deluxe: min \$5,000 max \$50,000 ages 20-80
 - Simplified Issue: min \$10,000 max \$150,000 ages 18-50
 - Simplified Issue: min \$10,000 max \$100,000 ages 51-60
 - Simplified Issue: min \$10,000 max \$50,000 ages 61-80
 - Guarantee Issue Graded Endowment: min \$5,000 max \$10,000 ages 45-75
 - Graded: min \$2,000 max \$25,000 ages 25-80

United Life

- Graded Policies– use when over the age of 85
- Not available in WA, OR, CA, NE above NY, CT, MA, RI, NH, VT, ME, SC, GA
- Three simple medical questions
- Based on age & gender – not based on tobacco usage
 - Year 1 Benefit amount equal to premiums paid plus 4.5% interest
 - 50% of the ultimate death benefit
 - 100% of the ultimate death benefit
- Issue ages
 - Graded: min 10,000 max 25,000 ages 40-90

Guarantee Issue Products

AIG

- Not in NY, ME and PA
- Carries guarantee issue only – lowest prices available/competes with Gerber pricing
- Offers 50% advance on commission
- Daily and quick payout, 50% advance and no residual
- Credit Cards accepted
- Terminal & Chronic Illness Rider included free with policies
- Use to compete with mail order companies such as Golden Rule, Colonial Penn, and AARP
- Do not need E&O

- eApplications
- Issue ages
 - Guaranteed: min 5,000 Max 25,000 ages 50-80

Gerber

- Carries guarantee issue only – lowest prices available
- They pay out monthly commissions only, no residuals and no advances
- Very low comp plan
- Can use Credit Cards
- Use to compete with mail order companies such as Golden Rule, Colonial Penn, and AARP
- eApplications
- Issue ages
 - Guaranteed: min 5,000 Max 25,000 ages 50-80

Great Western Guaranteed Assurance

- Carries Level & Guranteed Issue Benefits
- Not in AK, CT, HI or NY. Pending in CA, DC, DE, ME, MT, NH, and VT.
- Level only required 3 questions and VERY LIBERAL - There is no script check, MIB or telephone interview! You can get level coverage for Congestive Heart Failure, Alzheimer's, Dementia, Amputation – even organ transplant - as long as the client was diagnosed (or had the operation) over two years ago, and their meds have stayed the same or decreased. In cases such as these, rates become a moot point because there are no other company on the market that will give Level coverage for conditions such a these.
 - 1) In the last two years, has the applicant been a patient in a hospital, hospice, or nursing home for five or more days?
 - 2) Is the applicant unable to perform routine activities such as bathing, dressing, eating, toileting, or transferring to or from a bed or chair?
 - 3) In the last two years, has the applicant been diagnosed with, been prescribed medication for, or treated by a healthcare provider for any of the following diseases:
Cancer (other than basal cell carcinoma), Tumor, Insulin-Dependent Diabetes, Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), or Acquired Immune Deficiency Syndrome-Related Complex (ARC), or any Disorder of the Blood, Kidney, Lung, Brain, Heart, Circulatory System or Liver?
- Credit Cards Accepted
- Gurantee Issue (Assurance) and day one coverage (Assurance Plus) underwritng classes available based on 3 or 4 health questions!
- One-of-a-kind 125% increased death benefit with Assurance Plus

- Important built in riders that increase coverage included free of charge
- Policies issued within 48 hours and commissions paid daily
- Draft date technology allows your client to choose the initial and ongoing premium draft dates to coordinate with Social Security benefits
- Guaranteed Assurance-completely guarantee issue, no health questions
- Assurance Plus-provides day one coverage and pays 125% of the full face amount benefit selected whether the death occurs, Simplified underwriting and no medical exams, Coverage is based on answers to a few simple questions. Includes accelerated death benefit rider at no additional cost
- One rate class for both products!
- Spousal bonus rider included on both plans at no additional cost (pays an additional \$1,000 on the first death if both spouses apply at the same time; minimum \$10k in coverage).
- Dependend Child and Grandchild Rider available for only \$1 a month; pays \$2500 on the first death of a dependemt child or grandchild.
- Does not offer eApps
- Issue ages
 - Guranteed Issue: min \$1,000 max \$40,000 ages 40- 80

Kemper

- Carries guarantee issue only – use in states where Great Western is not available
- Not available in CA, NY or RI. WI pending.
- eApp available
- Issue ages
 - Guaranteed: min 1,000 to 5,000 (state specific) Max 25,000 ages 40-80