

# PRODUCTS

## AMERICO

### Americo HMS Term

**Term Options:** 15, 20, 25 or 30 year only terms

**Death benefit options no mouth swab:** \$25k - \$450k

**HMS PLUS 125** – adds on 25% additional for accidental

**HMS PLUS 150** – adds on 50% additional for accidental (DO NOT USE, going to cost more and people don't really care about accidental death)

**HMS PLUS CBO 50** – they get HALF of their premiums back at end of term – NO extra for accidental

**HMS PLUS CBO 100** – they get ALL of their premiums back at end of term – NO extra for accidental

**Ages:**

- 20 – 60 can get the CBO
  - o 60 year old can only do up to 20 year term on the CBO.
- 61-75 can get the term but no CBO

**Diabetes:** is OK but with no complications and no insulin

**Living benefit:** 100% of death benefit paid to you while you are alive (see HMS benefits sheet)

**SMOKERS** – use Americo, you can click Smoker but it actually gives them non-smoker rate for 1<sup>st</sup> 3 years and it will show you what their rate will go to in year 4 if they don't quit. If they do quit they get to keep their rate!

*8% bonus check twice a year (June 15<sup>th</sup> and Dec 15<sup>th</sup> of everything over \$35k IP)*

## **HMS Plus Continuation**

**Term options:** 15, 20, 25 or 30 year OR can put to age 70

- After that initial term or age 70 (whichever you pick in system, the death benefit drops to 10% of initial death benefit) So if they pick \$100,000 for 20 year term at the end of 20 years their premium stays the exact same but the death benefit drops to \$10,000

**Death Benefit options no mouth swab:** \$24k-\$250k

**Death Benefit options with mouth swab:** \$250k - \$400k

**Living Benefits:** Comes with critical, chronic and terminal illness

**Accidental:** Accident is 2x face amount

## **HMS Payment Protector**

Decreasing term – premium stays same every month but death benefit lowers each year

Has monthly income where it will pay out a lump sum of death benefit but then also monthly income to beneficiary until end of term or age 70 if chose that or age 120 if chose Continuation (need to check she said age 100 one time and said age 120 another time)

Can do Payment Protector Continuation where it will drop to 10% of the original death benefit as well like above

## **Americo Eagle Premier Whole Life**

**Whole life until age:** 100

**Ages:** 50 – 85 ages

**Death benefit options:** \$2k - \$30k

**Living Benefits:** Comes with chronic, critical and terminal illness rider

**Accidental:** Comes with 2x double accidental (take death benefit and double it if accidental)

They will take diabetics prior to age 50.

**Smokers:** will give them a non-smoker rate for 3 years, at end of 3 years will send them a mouth swab and if it has nicotine rate will go up if they have quit rate will stay the same.

When going through e-App if the Guaranteed product pops up exit out we do not sell that (note, this is not available in Texas anyways). Pivot to MOO or AIG.

# **MUTUAL OF OMAHA**

## **Term Life Express (TLE)**

**Term Options:** 10, 15, 20, 30-year terms.

**Face Amounts:** \$25k - \$300k

**Age:** 18 yrs old – 70 yrs old

**ROP** – Return of Premium is a rider you add on and is only available at 30 year term, gives them back all of their premiums if they are alive at end of term and have not filed any claims against the policy

**NOTE on age:** 18 – 50 yr can add the ROP.

**Riders:** Can add on Disability, Child and Accidental Death riders they are not included.

**Living Benefits: ??**

## **MOO Living Promise Whole Life**

**Whole life until age: ??**

**Ages:** 45 – 85 yrs old

**Face Amount:** \$2k - \$40k

**Living Benefits:** Comes with Chronic, Critical and Terminal illness

**Would need to add on:** Accidental (not included)

If Graded pops up we don't really write that, press them again on the meds and health and figure out what is going on and pivot to a different product. Or

NO diabetics before 50 years old.

## **MOO Guaranteed Advantage – Accidental only (you cannot sell this until you have a health license)**

18 yrs – 70 yrs old

\$50k - \$500k

Can do ROP from 18 – 50 yrs old

Expires at 80.

# **TRANSAMERICA**

**Immediate Solutions** – make sure you get from Transamerica Premier Life Insurance Company

When entering app in iGo select Final Expense from the dropdown!!! Do NOT select Whole Life!!

Immediate Pay means immediate coverage, easy means graded, 10-pay just ignore

**Whole Life until age:** 121

**Ages:** 0- 85

**Minimum issue amount:** \$1,000

**Maximum issue amount:**

- 0–55 \$50,000
- 56–65 \$40,000
- 66–75 \$30,000
- 76–85 \$25,000

**Immediate coverage** – not graded.

**Living Benefits:** Terminal illness, Nursing home confinement

**Accidental:** Optional – not included.

Note: Accepts foreign nationals.

# **AIG**

**Ages:** 50-80

- Whole life until age 90, premiums stop at or before that age and policy remains in effect or pays out

**Face Amounts:** \$5k-\$25k

**Guaranteed Issue Whole Life** - If you have a bank account and a social security # you get approved.

**Graded:** 2 year waiting period.

- If they die within first 2 years the beneficiary will get all premiums paid plus 10%.

**Living Benefits:** Chronic and terminal illness included

**Riders:** Does not include extra for Accidental

# AMERICAN AMICABLE – AmAm

## Sr Choice Whole Life

**Ages:** 50-85

**Face Amounts:** 45k - \$30k

You can rebuke prescriptions – if they get denied or graded through Amerigo, denied or graded through MOO and you think it is prescription based go AmAm it will pop up prescriptions and you can say no they don't take it.

**Living Benefits:** Terminal Illness and Confined Care

**Accidental:** Not included

## EASY TERM

**Ages:** 18-70

**Face Amounts:** \$25K - \$300K

**Living Benefits:** Terminal, Confined Care and Chronic Illness

**Accidental:** Not included

Includes Terminal, Chronic and Confined Care

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A telephone interview conducted with the Proposed Insured may be required based on the Non-Med Limit Chart below. If an interview is required, it may be completed at point-of-sale.

After fully completing the application you may call from the client's home for the personal history telephone interview. The interview is designed to confirm the answers given on the application. The interview can be completed in either of 2 ways:

- 1) at point-of-sale, or
- 2) the interview company will contact the Proposed Insured after receipt of the application by the Home Office.

**Point-of-sale telephone interviews can be completed by calling at the toll free number below. When calling the vendor be sure to identify yourself, Company and product being applied for "Easy Term" and whether or not the applicant is applying for the Critical Illness Rider or the Disability Income Rider.** The applicant must always complete the telephone interview without assistance from the agent or another person. If the interview is completed at point-of-sale, mark the "Telephone interview done" question "Yes" in the upper, right hand corner of the application. If the sale is made outside of the vendor's hours of operation or if the interview is not completed at point-of-sale, mark the question "NO", and the interview company will initiate the call after receipt of the application.

**APPTICAL: 877-351-1773**  
**7:30am-1:00am Monday thru Friday CST**  
**9:00am-9:00pm Saturday & Sunday CST**

EASY TERM NON-MED LIMITS			
Age and Amount	18-55	56-65	66-70
25,000-100,000		T - CIR 100%	T
100,001-200,000		T	T
200,001-300,000	T	T	T

T = Telephone Interview

T - CIR 100% = A telephone interview is required ONLY if applying for Critical Illness Rider at 100% Acceleration Benefit (telephone interview not required at 25% or 50% acceleration).

**NOTE:** Underwriting reserves the right to request medical records, MVR, or interview only if or when deemed necessary. A Motor Vehicle Report (MVR) will be ordered when applying for Accidental Death Benefit (ADB)

# **JOHN HANCOCK**

## **Vitality Term**

**Ages:** 20 yrs to 60 yrs

**Terms:** 10, 15, 20 term

**Face Amounts:** \$25k - \$500k

**Note:** Accepts insulin dependent diabetic above 40 yrs

**Living Benefits:** Includes chronic, critical and terminal illness rider

If you get approved an Apple Watch or a FitBit For \$50

If you wear it and are active they will give you back 15% of your premiums annually

# **PROSPERITY**

## **New Vista**

**Ages:** 50 – 80

**Face Amounts:** \$1500 - \$35000

**Living Benefits:** Terminal illness 50% acceleration

**Accidental:** Not included

# **AETNA**

**Ages:** 40 - 89

**Face Amounts:** \$2000 - \$50000

**Living Benefits:** Add on available on Level plan only must be added on

**Accidental:** Add on available on Level plan only must be added on