

# PRODUCT SPEC SHEET

## Module 5

Presented By:

**Michael Cherniawski, NVP**



# WHICH CARRIER IS BEST FOR YOUR CLIENT?



# CHOOSING THE CARRIER

Now that you've taken the time to get to know your client, how do you choose which carrier to use?

It all starts with knowing each carrier's target market and their product specifications.



# TERM LIFE EXPRESS



Mutual of Omaha

Product	Term Years Available	Issue Ages	Face Amounts w/ ages	Medical Exam	Simplified Issue
<b>Term Life Express</b>	10 15 20 30	Non-Tobacco: Ages 18 - 75	Min: \$25k  Max: Varies  18-50: \$300k 51-60: \$250k 61-75: \$150k	NO	YES

\*This product is not available in New York\*

Product	Term Years Available	Issue Ages	Face Amounts w/ ages	Medical Exam	Simplified Issue
<b>QoL Flex Term</b>	<b>10 15-30 35</b>	<b>Agile Underwriting Ages 20 - 59</b> <b>Substandard Underwriting Ages -70 / 70+</b> <b>Max Age: 80</b>	<b>Min: \$100k  Max: \$1M (depending on band 1-4)</b>	<b>MAYBE</b>	<b>YES</b>

Product	Term Years Available	Issue Ages	Face Amounts w/ ages	Medical Exam	Simplified Issue
<b>Ethos Term Life Choice</b>	<b>10, 15, 20, 30</b>	<b>20 - 65 (depending on term length)</b>	<b>Min: \$50k, Max Varies 20-50: \$1M 51-60: \$500k 61-65: \$350k</b>	<b>NO</b>	<b>YES</b>



# TRUSTAGE TERM LIFE



Product	Term Years Available	Issue Ages	Face Amounts w/ ages	Medical Exam	Simplified Issue
<b>Ethos TruStage Term Life</b>	<b>Annually renewable to age 80</b>	<b>20 - 69</b>	<b>Band 1: 25-69: \$5k - \$100k</b>  <b>Band 2: 20-69: \$101k-\$300k</b>	<b>NO</b>	<b>YES</b>

Product	Term Years Available	Issue Ages	Face Amounts w/ ages	Medical Exam	Simplified Issue
<b>Foresters Strong Foundation</b>	10 15 20 25 30	<b>18 - 75 (depending on term length)</b>	<b>Min: \$50k</b> <b>Max Varies:</b> <b>18-55: \$500k</b> <b>56+: \$250k</b>	<b>NO</b>	<b>YES</b>

Product	Term Years Available	Issue Ages	Face Amounts w/ ages	Medical Exam	Simplified Issue
<b>Foresters Your Term</b>	10 15 20 25 30	<b>18 - 80 (depending on term length)</b>	<b>Min: \$50k  Max Varies:  18-55: \$400k 56+: \$150k</b>	<b>MAYBE</b>	<b>YES</b>

Product	Term Years Available	Issue Ages	Face Amounts with ages	Medical Exam	Simplified Issue
Term Life Express	10, 15, 20, 30	Non-Tobacco: Ages 18 - 75	Min: \$25k, Max: Varies 18-50: \$300k 51-60: \$250k 61-75: \$150k	NO	YES
QoL Flex Term	10, 15-30, 35	Agile Underwriting Ages 20 - 59. Substandard Underwriting Ages -70 / 70+, Max Age: 80	Min: \$100k Max: \$1M (depending on band 1-4)	MAYBE	YES
Ethos Term Life Choice	10, 15, 20, 30	20 - 65 (depending on term length)	Min: \$50k, Max Varies 20-50: \$1M 51-60: \$500k 61-65: \$350k	NO	YES
Ethos TruStage Term Life	Annually renewable to age 80	20 - 69	Band 1: 25-69: \$5k - \$100k Band 2: 20-69: \$101k-\$300k	NO	YES
Foresters Strong Foundation	10, 15, 20, 25, 30	18 - 75 (depending on term length)	Min: \$50k Max Varies: 18-55: \$500k 56+: \$250k	NO	YES
Foresters Your Term	10, 15, 20, 25, 30	18 - 80 (depending on term length)	Min: \$50k Max Varies: 18-55: \$400k 56+: \$150k	MAYBE	YES



Product	Age	Face Amounts	Medical Exam	Simplified Issue
<b>Mutual of Omaha Living Promise</b>	<b>Level Benefit: 45-85 Graded Benefit: 45-85</b>	<b>Level: \$2,000 - \$50,000</b> <b>Graded: \$2,000 - \$20,000</b>	<b>No</b>	<b>YES</b>

Product	Age	Face Amounts	Medical Exam	Simplified Issue
Corebridge SimpliNow Legacy	50-80	Min: \$5,000 Max: \$35,000	No	YES

**GFI**

# GUARANTEED ISSUE WHOLE LIFE

**corebridge**  
financial

Product	Age	Face Amounts	Medical Exam	Simplified Issue
<b>Corebridge Guaranteed Issue Whole Life</b>	<b>50-80</b>	<b>Min: \$5,000 Max: \$35,000</b>	<b>No</b>	<b>YES</b>



# TRUSTAGE ADVANTAGE (FEX)



Product	Age	Face Amounts	Medical Exam	Simplified Issue
<b>Ethos TruStage Advantage</b>	<b>20-85</b>	<b>20-70: \$100k 71-75: \$50k 76-85: \$25k</b>	<b>No</b>	<b>YES</b>

**GFI**

# TRUSTAGE GUARANTEED ACCEPTANCE



Product	Age	Face Amounts	Medical Exam	Simplified Issue
<b>Ethos TruStage Guaranteed Acceptance</b>	<b>45-80</b>	<b>\$2k - \$25k</b>	<b>No</b>	<b>YES</b>

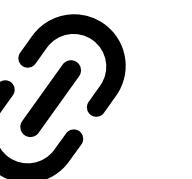
Product	Age	Face Amounts	Medical Exam	Simplified Issue
<b>Foresters PlanRight Whole Life Insurance</b>	<b>Preferred: 50-85 Standard: 50-85 Basic: 50-80</b>	<b>Preferred: 50-80 \$35k 81-85 \$15k Standard: 50-80 \$20k 81-85 \$10k Basic: 50-80 \$15k</b>	<b>No</b>	<b>YES</b>

Final expense product	Age	Face Amounts	Medical Exam	Simplified Issue
<b>Mutual of Omaha Living Promise</b>	Level Benefit 45 - 85 Graded Benefit 45 - 80	Level - \$2000 - \$50,000 Graded - \$2,000 - \$20,000	No	Yes
<b>Corebridge SimpliNow Legacy</b>	50 - 80	Min: \$5,000 Max: \$35,000	No	Yes
<b>Corebridge Guaranteed Issue Whole Life</b>	50 - 80	Min: \$5,000 Max: \$35,000	No	Yes
<b>Ethos TruStage Advantage</b>	20 - 85	20-70 - \$100k 71-75 - \$50k 76-85 - \$25k	No	Yes
<b>Ethos TruStage Guaranteed Acceptance</b>	45 - 80	\$2k - \$25k	No	Yes
<b>Foresters PlanRight Whole Life Insurance</b>	Preferred: 50 - 85 Standard: 50 - 85 Basic: 50 - 80	Preferred: 50-80 - \$35k 81-85 - \$15k Standard: 50-80 - \$20k 81-85 - \$10k Basic: 50-80 - \$15k	No	Yes

# MORE INFO?

Scan the QR code or click the link for product-specific links.

SCAN ME



[\*\*Click here\*\*](#)

# GO FOR IT!

