

PRODUCT SPEC SHEET

Module 5

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WHICH CARRIER IS BEST FOR YOUR CLIENT?

corebridge
financial

ETHOS

 TruStage™



Mutual of Omaha®

Foresters
Financial 

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
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

This product is not available in New York

Product	Term Years Available	Issue Ages	Face Amounts w/ ages	Medical Exam	Simplified Issue
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



TERM LIFE CHOICE

ETHOS

Product	Term Years Available	Issue Ages	Face Amounts w/ ages	Medical Exam	Simplified Issue
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

Product	Term Years Available	Issue Ages	Face Amounts w/ ages	Medical Exam	Simplified Issue
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



STRONG FOUNDATION

Foresters
Financial

Product	Term Years Available	Issue Ages	Face Amounts w/ ages	Medical Exam	Simplified Issue
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



YOUR TERM

Product	Term Years Available	Issue Ages	Face Amounts w/ ages	Medical Exam	Simplified Issue
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	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



LIVING PROMISE (FEX)



Mutual of Omaha

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



SIMPLINOW LEGACY (FEX)



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



GUARANTEED ISSUE WHOLE LIFE



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



TRUSTAGE ADVANTAGE (FEX)



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



TRUSTAGE GUARANTEED ACCEPTANCE



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



PLANRIGHT WHOLE LIFE

Foresters
Financial

Product	Age	Face Amounts	Medical Exam	Simplified Issue
Foresters PlanRight Whole Life Insurance	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

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



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GFI

GO FOR IT!

