

****Final Expenses/Whole Life**

If **older** and over age 40 and NO major health conditions; usually for Final Expense or Critical Period Coverage for older MP clients, use:

- **Eagle Premier - Americo**

Ages 50-85, \$30k max, automatically comes with ADB matching face amount

- **Accendo - Aetna/CVS**

*Ages 40-89; \$50k max(depending on clients age); Preferred Level, Standard Level, and Modified Coverage Available; *NO HEIGHT AND WEIGHT CHART**

- **Living Promise – Mutual Of Omaha**

Ages 45-85 \$40k max; Graded Policy: Ages 45-80 & \$20K max face

- **Prosperity Life**

Ages 50-80 \$35K max; Level, Graded, and Modified

- **Senior Choice - American Amicable**

Ages 50-85 \$40k max; Level, Graded and Return of Premium Policies available

****Mortgage Protection/Term, with or without Return of Premium**

If **younger and healthy** (NO insulin diabetes and NO major health conditions) typically for larger face amounts use:

- **HMS 125, HMS 150, CBO 50, and CBO 100 - Americo**

Ages 20-75 with no CBO; Ages 20-59 with CBO (coverage until age 85 max) \$400K max, \$251k+ need oral. HMS 125 and HMS 150 are straight term up to 30 years. CBO 50 gives 50% Cash Back Option and CBO 100 gives 100% Cash Back Option.

- **Term Life Express w/ROP – Mutual of Omaha**

Ages 18-70 with no ROP; Ages 18-50 w/ROP; \$300k max

- **Home Protector w/ROP - American Amicable**

Ages 20-55 w/ROP; Ages 20-65 no ROP; \$300k max

- **Vitality Simple Term - John Hancock**

Ages 20-60 with 75% ROP available; \$500k max, accepts Credit Cards

****** If client is ***UNINSURABLE*** (read through the Eagle Premier UW Questions thoroughly first- so if they are all NO's, Eagle Premier, Living Promise, or Senior Choice could still apply and much higher comp than AIG or GW). ***These plans are last resort only. Contact upline before using because there may be another alternative:***

- **Guaranteed Issue Whole Life - AIG**

Ages 50-80; NO UW questions, accepts Credit Cards; \$25K Max

- **Guaranteed Issue Whole Life - Great Western**

Ages 40-80; NO UW questions, Just in Time Contracting and contracts you when you submit your first paper application (Under the Great Western folder): \$40K Max Guaranteed; \$50K if all 3 UW Questions are "NO"

- **Guaranteed Advantage ADB – Mutual of Omaha**

Ages 18-70; NO UW questions; Accidental Death only ROP available ages 18-50; Coverage up to \$500k

****** If client ***ONLY has Direct Express***, all other carriers require a bank account to set up new policy ***These plans are last resort only. Contact upline before using because there may be another alternative:***

- **New Vista - Prosperity**

Ages 50-80; Immediate, Graded and Modified plans available; \$35K Max

- **Final Expense - Transamerica**

Ages 0-85, Level and Graded plans available; \$50K Max

****** If client ***ONLY has ITIN (tax ID Number)***, *Just in Time*

Contracting and contracts you when you submit your first paper application (available under CFG folder):

- **Whole Life – Columbian Financial Group**

Ages 25-85; Elite, Select, Advantage and Security plans available; \$25K Max

- **Term w/ROP - Columbian Financial Group**

Ages 18-65, also offers term with no return of premium; \$250K Max

- **Home Protector w/ROP - American Amicable**

Ages 20-55 w/ROP; Ages 20-65 no ROP; \$300k max

- **Senior Choice - American Amicable**

Ages 50-85 \$40k max; Level, Graded and Return of Premium Policies available:

- **Indexed Universal Life – National Life Group**

Ages 0-85; EZ Underwriting for ages 18-65

****Advance Market Products**

These are normally multi-appointments so gather relevant information and BAMFAM (book a meeting from a meeting)

Annuities

- **Athene**

Get a copy of the statement and ask your upline for an illustration and we will walk you through the process; need to complete Annuity (state and products) training beforehand

IULs

- **Global Atlantic/Accordia**

Get an idea of how much client can put aside and what their retirement plans look like and ask your upline for an illustration and we will walk you through the process

- **Mutual of Omaha: IUL Express**

Simplified Issue IUL: Ages 18-70; \$300K Max

- **Indexed Universal Life – National Life Group**

Ages 0-85; EZ Underwriting for ages 18-65

Medicare

All Major Carriers

Contact Eli Parra for details at 310-491-4855 or eparra.agency@gmail.com