


Product Guides

Life Insurance Carriers and Product Overviews


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	Product Name	100% Online Application	Agent Telephonic Application	Instant Underwriting	Accelerated Underwriting	Full Underwriting	Final Expense
	Instant Term Life	✓	✓	✓			
	Accelerated Term Life		✓		✓	✓	
	Decreasing Term Life	✓		✓			
	Term Life	✓		✓	✓	✓	
	Next - Term to 65	✓	✓	✓	✓	✓	
	Classic Choice Term				✓	✓	
	Term Life		✓		✓	✓	
	Term Accel & Life Elements		✓		✓	✓	
	Live Promise <i>(final expense)</i>		✓				✓
	Heritage Plan		✓				✓


SBLI - Instant Term Life

	
Product Type	Instant Term Life
Underwriting Type	Instant Decision
Application Type	100% Online or Agent Led
Minimum Benefit Amount	\$50,000
Maximum Benefit Amount	\$1,000,000
Medical Exam	Never
Ages	18-55
Term Length	10, 15 & 20 Years
State Availability	Not Available in NY or DC
Policy Delivery	Electronic

SBLI - Accelerated Term Life

	
Product Type	Accelerated Term Life
Underwriting Type	Accelerated & Full
Application Type	Agent Led - Telephonic
Minimum Benefit Amount	\$100,000
Maximum Benefit Amount	No Exam - up to \$750k Exam - Based on need
Medical Exam	No exam \$750k and below, age 60 and below
Ages	18-75
Term Length	10, 15, 20, 25 & 30 Years
State Availability	Not Available in NY
Policy Delivery	Electronic

Haven Secure - Decreasing Term Life

	
Product Type	Decreasing Term Life
Underwriting Type	Instant Decision
Application Type	100% Online
Minimum Benefit Amount	\$1,000/monthly benefit
Maximum Benefit Amount	\$8,000/monthly benefit
Medical Exam	Never
Ages	18-60
Term Length	10, 15, 20 & 30 Years
State Availability	Not Available in DE, ND, NY, SD
Policy Delivery	Electronic

Assurity - Term Life



	Assurity
Product Type	Term Life
Underwriting Type	Instant, Accelerated & Full
Application Type	100% Online
Minimum Benefit Amount	\$50,000
Maximum Benefit Amount	No Exam - up to \$750k Exam - Based on need
Medical Exam	No exam \$500k and below for ages 18-50 & \$350k below age 51-65
Ages	18-75
Term Length	10, 15, 20 & 30 Years
State Availability	Not Available in NY
Policy Delivery	Electronic

Pacific Life - Next - Term to 65




	
Product Type	Term Life to 65
Underwriting Type	Instant, Accelerated & Full
Application Type	100% Online
Minimum Benefit Amount	\$250,000
Maximum Benefit Amount	\$5,000,000
Medical Exam	In some cases based on demographics
Ages	18-55
Term Length	Term is to Age 65
State Availability	Offered in all states except: FL, ND, NM, NY, PA, SD
Policy Delivery	Electronic

National Life - Term Life



Product Type	Term Life
Underwriting Type	Accelerated & Full Underwriting
Application Type	Agent Led - Telephonic
Minimum Benefit Amount	\$100,000
Maximum Benefit Amount	No Exam - up to \$2M Exam - Based on need
Medical Exam	No Exam \$2M and below age 18-50, \$1M ages 51-60, \$250k ages 61-65
Ages	18-75
Term Length	10, 15, 20 & 30 Years
State Availability	Available in all 50 States
Policy Delivery	Electronic


Protective Life - Classic Choice Term

	<div>Protective </div>
Product Type	Term Life
Underwriting Type	Accelerated & Full Underwriting
Application Type	Agent Led - Telephonic
Minimum Benefit Amount	\$100,000
Maximum Benefit Amount	No Exam - up to \$2M Exam - Based on need
Medical Exam	No Exam \$2M and below age 18-50, \$1M ages 51-60, \$250k ages 61-65
Ages	18-75
Term Length	10, 15, 20 & 30 Years
State Availability	Available in all 50 States
Policy Delivery	Electronic



Product Type	TermAccel
Underwriting Type	Accelerated Underwriting
Application Type	Agent Led - Telephonic
Minimum Benefit Amount	\$100,000
Maximum Benefit Amount	\$2,500,000
Medical Exam	In some cases based on demographics
Ages	18-60
Term Length	10, 15, 20 & 30 Years
State Availability	Not available in NY
Policy Delivery	Electronic

Mutual of Omaha - Live Promise (final expense)

	
Product Type	Final Expense / Limited Whole Life
Underwriting Type	Point of Sale
Application Type	Agent Led - Telephonic
Minimum Benefit Amount	\$2,000
Maximum Benefit Amount	\$40,000
Medical Exam	Never
Ages	45-85
Term Length	N/A - Whole Life
State Availability	Not available in NY
Policy Delivery	Mail

	 
Product Type	Final Expense / Limited Whole Life
Underwriting Type	Point of Sale
Application Type	Agent Led - Telephonic
Minimum Benefit Amount	\$2,500
Maximum Benefit Amount	\$20,000
Medical Exam	Never
Ages	50-90
Term Length	N/A - Whole Life
State Availability	Not available in CA, MT, NY
Policy Delivery	Electronic

Agent Assist

Consumers have access to the following products by scheduling with an agent via the platform. These products are not available on of the platform for quoting or application.

- **Whole Life Insurance**
- **Universal Life Insurance**
- **Accidental Death Insurance**
- **Guaranteed Term Life Insurance**