

PRODUCTS AT A GLANCE

FINAL EXPENSE



AMERICAN AMICABLE GROUP

ADVANTAGE 50 PLUS*		MARKET CODE: W		PROPRIETARY: WFG		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	IMD 50 - 75	\$50,000	\$80 Annually (Commissionable)	Monthly:	0.088	
		IMD 76 - 85	\$25,000		Quarterly:	0.262	
		GDB/ROP 50 - 85	\$25,000		Semi-Annual:	0.519	
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check	Grandchildren's Insurance Agreement Terminal Illness		IMD only: Children's Insurance Agreement Confined Care			Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options	

ADVANTAGE*		MARKET CODE: W		PROPRIETARY: WFG		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
0 - 49 Age Last Birthday	\$5,000	IMD 0 - 49	\$50,000	\$80 Annually (Commissionable)		Monthly:	0.088
		ROP 18 - 49	\$25,000			Quarterly:	0.262
						Semi-Annual:	0.519
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Terminal Illness IMD only: Children's Insurance Agreement Confined Care					Mobile Quoter / App Voice / Email / Text Signature Options	

* Offers Funeral Concierge Service through Everest. WFG agents must order from the Everest website, we do not house supplies for them.

AMERICAN LEGACY		MARKET CODE: R		PROPRIETARY: Riddle		PRODUCT TYPE: Whole Life		
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS			
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	IMD 50 - 75	\$50,000	\$90 Annually	Monthly:	0.088		
		IMD 76 - 85	\$25,000	(Commissionable only	Quarterly:	0.262		
		GDB/ROP 50 - 85	\$25,000	on certain schedules)	Semi-Annual:	0.519		
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES		
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/ child/self MIB Check & Script Check	Accidental Death Benefit (N/A on ROP) Children's Insurance Agreement (N/A on ROP) Grandchildren's Insurance Agreement Terminal Illness IMD only: Confined Care Nursing Home Waiver of Premium					Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options		

AMERICAN GUARDIAN		MARKET CODE: R		PROPRIETARY: Riddle		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
0 - 49 Age Last Birthday	\$10,000	IMD 0 - 49	\$35,000	\$90 Annually (Commissionable only on certain schedules)		Monthly:	0.088
		ROP 18 - 49	\$20,000			Quarterly:	0.262
						Semi-Annual:	0.519
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Level Term Rider (Spouse only) Terminal Illness IMD only: Accidental Death Benefit Children's Insurance Agreement Confined Care Waiver of Premium					Mobile Quoter / App Voice / Email / Text Signature Options	

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CLEAR CHOICE		MARKET CODE: K		PROPRIETARY: AmeriLife		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS		
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	IMD 50 - 75	\$50,000	\$30 Annually (Non-commissionable)	Monthly:	0.088	
		IMD 76 - 85	\$25,000		Quarterly:	0.262	
		GDB/ROP 50 - 85	\$25,000		Semi-Annual:	0.519	
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check	Accidental Death Benefit (N/A on ROP) Children's Insurance Agreement (N/A on ROP) Grandchildren's Insurance Agreement Terminal Illness IMD only: Confined Care Nursing Home Waiver of Premium					Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options	

CLEAR SOLUTION		MARKET CODE: K		PROPRIETARY: AmeriLife		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
0 - 49 Age Last Birthday	\$10,000	IMD 0 - 49	\$35,000	\$30 Annually (Non-commissionable)		Monthly:	0.088
		ROP 18 - 49	\$20,000			Quarterly:	0.262
						Semi-Annual:	0.519
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Level Term Rider (Spouse only) Terminal Illness IMD only: Accidental Death Benefit Children's Insurance Agreement Confined Care Waiver of Premium					Mobile Quoter/App Voice/Email/Text Signature Options	

DIGNITY SOLUTIONS		MARKET CODE: 1		PROPRIETARY: SFG/Asurea		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS		
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	IMD 50 - 75	\$50,000	\$30 Annually (Commissionable)	Monthly:	0.088	
		IMD 76 - 85	\$25,000		Quarterly:	0.262	
		GDB/ROP 50 - 85	\$25,000		Semi-Annual:	0.519	
UNDERWRITING	AVAILABLE RIDERS				MOBILE CAPABILITIES		
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check	Accidental Death Benefit (N/A on ROP) Children's Insurance Agreement (N/A on ROP) Grandchildren's Insurance Agreement Terminal Illness IMD only: Confined Care Nursing Home Waiver of Premium				Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options		

FAMILY LEGACY		MARKET CODE: 1		PROPRIETARY: SFG/Asurea		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
0 - 49 Age Last Birthday	\$10,000	IMD 0 - 49	\$35,000	\$30 Annually (Commissionable)		Monthly:	0.088
		ROP 18 - 49	\$20,000			Quarterly:	0.262
						Semi-Annual:	0.519
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Level Term Rider (Spouse only) Terminal Illness IMD only: Accidental Death Benefit Children's Insurance Agreement Confined Care Waiver of Premium					Mobile Quoter / App Voice / Email / Text Signature Options	

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AMERICAN AMICABLE GROUP

FAMILY PROTECTOR LEGACY PLAN*		MARKET CODE: ~	PROPRIETARY: Family First Life	PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	IMD 50 - 75 IMD 76 - 85 GDB/ROP 50 - 85	\$50,000 \$25,000 \$25,000	\$80 Annually (\$50 Commissionable)	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check	Accidental Death Benefit (N/A on ROP) Children's Insurance Agreement (N/A on ROP) Grandchildren's Insurance Agreement Terminal Illness			IMD only: Confined Care Nursing Home Waiver of Premium	Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options

FAMILY PROTECTOR FAMILY PLAN*		MARKET CODE: ~	PROPRIETARY: Family First Life	PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS
0 - 49 Age Last Birthday	\$10,000	IMD 0 - 49 ROP 18 - 49	\$35,000 \$20,000	\$80 Annually (\$50 Commissionable)	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Terminal Illness Level Term			IMD only: Accidental Death Benefit Children's Insurance Agreement Confined Care Waiver of Premium	Mobile Quoter / App Voice / Email / Text Signature Options

GOLDEN MEMORIAL LEGACY		MARKET CODE: Z	PROPRIETARY: JR Barragan	PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS
50 - 85 Age Last Birthday	\$2,500	IMD 50 - 75 IMD 76 - 85 GDB/ROP 50 - 85	\$50,000 \$25,000 \$25,000	\$36 Annually (Commissionable)	Monthly: 0.085 Quarterly: 0.265 Semi-Annual: 0.520
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check	Grandchildren's Insurance Agreement Terminal Illness			IMD only: Accidental Death Benefit Children's Insurance Agreement Confined Care Nursing Home Waiver of Premium	Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options

GOLDEN MEMORIAL FAMILY		MARKET CODE: Z	PROPRIETARY: JR Barragan	PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS
0 - 49 Age Last Birthday	\$2,500	IMD 0 - 49 ROP 18 - 49	\$35,000 \$20,000	\$36 Annually (Commissionable)	Monthly: 0.085 Quarterly: 0.265 Semi-Annual: 0.520
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Terminal Illness			IMD only: Accidental Death Benefit Children's Insurance Agreement Confined Care	Mobile Quoter / App Voice / Email / Text Signature Options

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AMERICAN AMICABLE GROUP

GOLDEN SOLUTION		MARKET CODE: Q		PROPRIETARY: No		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS		
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	IMD 50 - 75	\$50,000	\$30 Annually (Commissionable)	Monthly:	0.088	
		IMD 76 - 85	\$25,000		Quarterly:	0.262	
		GDB/ROP 50 - 85	\$25,000		Semi-Annual:	0.519	
UNDERWRITING	AVAILABLE RIDERS				MOBILE CAPABILITIES		
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/ child/self MIB Check & Script Check	Accidental Death Benefit (N/A on ROP) Children's Insurance Agreement (N/A on ROP) Grandchildren's Insurance Agreement Terminal Illness IMD only: Confined Care Nursing Home Waiver of Premium				Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options		

FAMILY SOLUTION		MARKET CODE: Q		PROPRIETARY: No	PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS	
0 - 49 Age Last Birthday	\$5,000	IMD 0 - 49	\$35,000	\$30 Annually (Commissionable)	Monthly:	0.088
		ROP 18 - 49	\$20,000		Quarterly:	0.262
					Semi-Annual:	0.519
UNDERWRITING	AVAILABLE RIDERS				MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Level Term Rider (Spouse only) Terminal Illness IMD only: Accidental Death Benefit Children's Insurance Agreement Confined Care Waiver of Premium				Mobile Quoter / App Voice / Email / Text Signature Options	

INDEPENDENT AMERICAN		MARKET CODE: I		PROPRIETARY: Riddle		PRODUCT TYPE: Whole Life		
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS			
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	IMD 50 - 75	\$50,000	\$60 Annually (Commissionable)	Monthly:	0.088		
		IMD 76 - 85	\$25,000		Quarterly:	0.262		
		GDB/ROP 50 - 85	\$25,000		Semi-Annual:	0.519		
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES		
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check	Children's Insurance Agreement (N/A on ROP)		IMD only:		Point-of-sale Decision			
	Grandchildren's Insurance Agreement		Accidental Death Benefit		Mobile Quoter / App			
	Terminal Illness		Confined Care		Voice / Email / Text			
			Nursing Home Waiver of Premium		Signature Options			

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AMERICAN AMICABLE GROUP

INNOVATIVE SOLUTION		MARKET CODE: #		PROPRIETARY: Innovative Financial		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS		
50 - 85 Age Last Birthday	\$5,000	IMD 50 - 75	\$50,000	\$40 Annually (Commissionable)	Monthly:	0.088	
		IMD 76 - 85	\$25,000		Quarterly:	0.262	
		GDB/ROP 50 - 85	\$25,000		Semi-Annual:	0.519	
UNDERWRITING	AVAILABLE RIDERS				MOBILE CAPABILITIES		
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/ child/self MIB Check & Script Check	Children's Insurance Agreement (N/A on ROP) Grandchildren's Insurance Agreement Accidental Death Benefit (N/A on ROP) Terminal Illness			IMD only: Confined Care Nursing Home Waiver of Premium	Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options		

INNOVATIVE CHOICE		MARKET CODE: #		PROPRIETARY: Innovative Financial		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS		
0 - 49 Age Last Birthday	\$5,000	IMD 0 - 49	\$35,000	\$40 Annually (Commissionable)	Monthly:	0.088	
		ROP 18 - 49	\$20,000		Quarterly:	0.262	
					Semi-Annual:	0.519	
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Level Term Rider (Spouse only) Terminal Illness		IMD only: Accidental Death Benefit Children's Insurance Agreement Confined Care Waiver of Premium			Mobile Quoter / App Voice / Email / Text Signature Options	

LIGHTHOUSE LEGACY		MARKET CODE: 3		PROPRIETARY: One Life		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS		
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	IMD 50 - 75	\$50,000	\$40 Annually (Commissionable)	Monthly:	0.088	
		IMD 76 - 85	\$25,000		Quarterly:	0.262	
		GDB/ROP 50 - 85	\$25,000		Semi-Annual:	0.519	
UNDERWRITING	AVAILABLE RIDERS				MOBILE CAPABILITIES		
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check	Accidental Death Benefit (N/A on ROP) Children's Insurance Agreement (N/A on ROP) Grandchildren's Insurance Agreement Terminal Illness IMD only: Confined Care Nursing Home Waiver of Premium				Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options		

LIGHTHOUSE ADVANTAGE		MARKET CODE: 3		PROPRIETARY: One Life		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS		
0 - 49 Age Last Birthday	\$5,000	IMD 0 - 49	\$35,000	\$40 Annually (Commissionable)	Monthly:	0.088	
		ROP 18 - 49	\$20,000		Quarterly:	0.262	
					Semi-Annual:	0.519	
UNDERWRITING	AVAILABLE RIDERS				MOBILE CAPABILITIES		
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Level Term Rider (Spouse only) Terminal Illness		IMD only: Accidental Death Benefit Children's Insurance Agreement Confined Care Waiver of Premium		Mobile Quoter / App Voice / Email / Text Signature Options		

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AMERICAN AMICABLE GROUP

NORTHSTAR LEGACY		MARKET CODE: I	PROPRIETARY: NorthStar	PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS
50 - 85 Age Last Birthday	\$4,000 (\$5,000 WA)	IMD 50 - 75 IMD 76 - 85 GDB/ROP 50 - 85	\$50,000 \$25,000 \$25,000	\$90 Annually (Non-commissionable)	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check	Children's Insurance Agreement Grandchildren's Insurance Agreement Terminal Illness		IMD only: Accidental Death Benefit Confined Care Nursing Home Waiver of Premium	Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options	

PARTNER FOR LIFE LEGACY		MARKET CODE: (	PROPRIETARY: SLS	PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	Super Preferred, Preferred Plus & Preferred Plans 50 - 75 76 - 85 Standard Plus & Standard Plans 50 - 85	\$50,000 \$30,000 \$25,000	\$108 (Non-Commissionable)	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/ child/self MIB Check & Script Check	Accidental Death Benefit Children's Insurance Agreement Confined Care Grandchildren's Insurance Agreement		Nursing Home Waiver of Premium Terminal Illness Waiver of Premium (50-55)	Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options	

PARTNER FOR LIFE FAMILY		MARKET CODE: (	PROPRIETARY: SLS	PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS
0 - 49 Age Last Birthday	\$5,000	Preferred Plus & Preferred Plans 0 - 49 Standard Plan 18 - 49	\$35,000 \$25,000	\$108 (Non-Commissionable)	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Accidental Death Benefit (N/A on Standard) Children's Insurance Agreement Confined Care (N/A on Standard)		Grandchildren's Insurance Agreement Terminal Illness	Mobile Quoter / App	

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AMERICAN AMICABLE GROUP

PEACE OF MIND		MARKET CODE: M		PROPRIETARY: SLS		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	Super Preferred, Preferred Plus & Preferred Plans 50 - 75 \$50,000 76 - 85 \$30,000 Standard Plus & Standard Plans 50 - 85 \$25,000		\$60 (Non-Commissionable)		Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check	Accidental Death Benefit Children's Insurance Agreement Confined Care Grandchildren's Insurance Agreement Nursing Home Waiver of Premium Terminal Illness Waiver of Premium (50-55)					Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options	

PEACE OF MIND FAMILY		MARKET CODE: M		PROPRIETARY: SLS		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
0 - 49 Age Last Birthday	\$5,000	Preferred Plus & Preferred Plans 0 - 49 \$35,000 Standard Plan 18 - 49 \$25,000		\$60 (Non-Commissionable)		Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519	
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Accidental Death Benefit (N/A on Standard) Children's Insurance Agreement Confined Care (N/A on Standard)		Grandchildren's Insurance Agreement Terminal Illness			Mobile Quoter / App	

PLATINUM CHOICE		MARKET CODE: E		PROPRIETARY: No		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS		
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	IMD 50 - 75 IMD 76 - 85 GDB/ROP 50 - 85	\$50,000 \$25,000 \$25,000	\$30 Annually (Non-commissionable)	Monthly: Quarterly: Semi-Annual:	0.088 0.262 0.519	
UNDERWRITING	AVAILABLE RIDERS				MOBILE CAPABILITIES		
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check	Accidental Death Benefit (N/A on ROP) Children's Insurance Agreement (N/A on ROP) Grandchildren's Insurance Agreement Terminal Illness IMD only: Confined Care Nursing Home Waiver of Premium				Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options		

PLATINUM CHOICE FAMILY		MARKET CODE: E		PROPRIETARY: No		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
0 - 49 Age Last Birthday	\$10,000	IMD 0 - 49 ROP 18 - 49	\$35,000 \$20,000	\$30 Annually (Non-commissionable)		Monthly: Quarterly: Semi-Annual:	0.088 0.262 0.519
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Level Term Rider (Spouse only) Terminal Illness		IMD only: Accidental Death Benefit Children's Insurance Agreement Confined Care Waiver of Premium			Mobile Quoter / App Voice / Email / Text Signature Options	

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PLATINUM SOLUTION LEGACY PLAN*		MARKET CODE: _		PROPRIETARY: No		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	IMD 50 - 75	\$50,000	\$80 Annually (Commissionable)	Monthly:	0.088	
		IMD 76 - 85	\$25,000		Quarterly:	0.262	
		GDB/ROP 50 - 85	\$25,000		Semi-Annual:	0.519	
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check	Accidental Death Benefit (N/A on ROP) Children's Insurance Agreement (N/A on ROP) Grandchildren's Insurance Agreement Terminal Illness IMD only: Confined Care Nursing Home Waiver of Premium					Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options	

PLATINUM SOLUTION FAMILY PLAN*		MARKET CODE: _		PROPRIETARY: No		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
0 - 49 Age Last Birthday	\$5,000	IMD 0 - 49 ROP 18 - 49	\$35,000 \$20,000	\$80 Annually (Commissionable)		Monthly: Quarterly: Semi-Annual:	0.088 0.262 0.519
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Level Term Rider (Spouse only) Terminal Illness		IMD only: Accidental Death Benefit Children's Insurance Agreement Confined Care Waiver of Premium			Mobile Quoter / App Voice / Email / Text Signature Options	

* Offers Funeral Concierge Service.

SENIOR CHOICE		MARKET CODE: K		PROPRIETARY: No		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	IMD 50 - 75 IMD 76 - 85 GDB/ROP 50 - 85	\$50,000 \$25,000 \$25,000	\$30 Annually (Commissionable)		Monthly: Quarterly: Semi-Annual:	0.088 0.262 0.519
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check	Accidental Death Benefit (N/A on ROP) Children's Insurance Agreement (N/A on ROP) Grandchildren's Insurance Agreement Terminal Illness IMD only: Confined Care Nursing Home Waiver of Premium					Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options	

FAMILY CHOICE		MARKET CODE: K		PROPRIETARY: No		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
0 - 49 Age Last Birthday	\$10,000	IMD 0 - 49 ROP 18 - 49	\$35,000 \$20,000	\$30 Annually (Commissionable)		Monthly: Quarterly: Semi-Annual:	0.088 0.262 0.519
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Level Term Rider Terminal Illness		IMD only: Accidental Death Benefit Children's Insurance Agreement Confined Care Waiver of Premium			Mobile Quoter / App Voice / Email / Text Signature Options	

PRODUCTS AT A GLANCE

FINAL EXPENSE



AMERICAN AMICABLE GROUP

SOLUCION DORADA*		MARKET CODE: D		PROPRIETARY: IMC	PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS	
50 - 85 Age Last Birthday	\$2,500	IMD 50 - 75 IMD 76 - 85 GDB/ROP 50 - 85	\$50,000 \$25,000 \$25,000	\$30 Annually (Commissionable)	Monthly: Quarterly: Semi-Annual:	0.088 0.262 0.519
UNDERWRITING	AVAILABLE RIDERS				MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check	Accidental Death Benefit (N/A on ROP) Children's Insurance Agreement (N/A on ROP) Grandchildren's Insurance Agreement Terminal Illness IMD only: Confined Care Nursing Home Waiver of Premium				Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options	

SOLUCION FAMILIAR*		MARKET CODE: D		PROPRIETARY: IMC	PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS	
0 - 49 Age Last Birthday	\$5,000	IMD 0 - 49 ROP 18 - 49	\$35,000 \$20,000	\$30 Annually (Commissionable)	Monthly: Quarterly: Semi-Annual:	0.088 0.262 0.519
UNDERWRITING	AVAILABLE RIDERS				MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Level Term Rider (Spouse only) Terminal Illness IMD only: Accidental Death Benefit Children's Insurance Agreement Confined Care Waiver of Premium				Mobile Quoter / App Voice / Email / Text Signature Options	

* Spanish forms available & policy print is in Spanish: Only in PR under PA & OL.

TRIBUTE		MARKET CODE: K		PROPRIETARY: ABEX	PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS	
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	IMD 50 - 75 IMD 76 - 85 GDB/ROP 50 - 85	\$50,000 \$25,000 \$25,000	\$30 Annually (Commissionable)	Monthly: Quarterly: Semi-Annual:	0.088 0.262 0.519
UNDERWRITING	AVAILABLE RIDERS				MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check	Accidental Death Benefit (N/A on ROP) Children's Insurance Agreement (N/A on ROP) Grandchildren's Insurance Agreement Terminal Illness IMD only: Confined Care Nursing Home Waiver of Premium				Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options	

MARQUIS		MARKET CODE: K		PROPRIETARY: ABEX	PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS	
0 - 49 Age Last Birthday	\$10,000	IMD 0 - 49 ROP 18 - 49	\$35,000 \$20,000	\$30 Annually (Commissionable)	Monthly: Quarterly: Semi-Annual:	0.088 0.262 0.519
UNDERWRITING	AVAILABLE RIDERS				MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Level Term Rider (Spouse only) Terminal Illness IMD only: Accidental Death Benefit Children's Insurance Agreement Confined Care Waiver of Premium				Mobile Quoter / App Voice / Email / Text Signature Options	

PRODUCTS AT A GLANCE
WHOLE LIFE



GUARANTEED GUARDIAN*		MARKET CODE: .		PROPRIETARY: No		PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
0 - 75 Age Nearest Birthday	Refer to Agent Guide	N/A		\$24 Annually (Non-commissionable)		No Modal Factor	
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Utilizes Age / Amount Non-Med Limit Guidelines MIB Check	Accidental Death Benefit Children’s Insurance Agreement Disability Income Rider Family Insurance Agreement		Flexible Premium Deferred Annuity Guaranteed Insurability Level Term Rider Waiver of Premium			Mobile Quoter / App DocuSign Signature option	

QUILITY SECURE FUTURE PREFERRED		MARKET CODE: {	PROPRIETARY: Quility	PRODUCT TYPE: Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS
50 - 85 Age Last Birthday	\$5,000	Standard Preferred Preferred Plus	\$50,000 \$75,000 \$100,00	\$60 Annually (Commissionable)	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/ child/self MIB Check & Script Check	Confined Care Terminal Illness			Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options	

SECURITY SOLUTION		MARKET CODE: \		PROPRIETARY: No		PRODUCT TYPE: Participating Whole Life		
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS		
18 - 72 Age Last Birthday	\$25,000	\$500,000		\$30 Annually (Commissionable)		Monthly:	0.088	
						Quarterly:	0.262	
						Semi-Annual:	0.519	
UNDERWRITING	AVAILABLE RIDERS						MOBILE CAPABILITIES	
Simplified Issue No Exam MIB Check & Script Check	Accidental Death Benefit Waiver of Premium Guaranteed Insurability Rider Children's Insurance Agreement Grandchildren's Insurance Agreement Level Term		Flexible Premium Paid-Up Addition Terminal Illness Chronic Illness Critical Illness Confined Care			Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options		

* 3% Guaranteed Interest Rate on Annuity as of April 2025.

PRODUCTS AT A GLANCE

WHOLE LIFE



AMERICAN AMICABLE GROUP

LEGACY BUILDER*		MARKET CODE: @		PROPRIETARY: No		PRODUCT TYPE: Single Premium Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
45 - 80 Age Last Birthday	\$10,000	Standard	\$200,000	\$100 (Commissionable)		No Modal Factor	
		Preferred	\$300,000				
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam Telephone Interview MIB Check & Script Check MVR Check PHI always required	Beneficiary Guaranteed Confined Care Terminal Illness					Mobile Quoter / App	

PEACE OF MIND LEGACY BUILDER		MARKET CODE: M		PROPRIETARY: SLS		PRODUCT TYPE: Single Premium Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
45 - 80 Age Last Birthday	\$10,000	Standard	\$200,000	\$100 (Commissionable)		No Modal Factor	
		Preferred	\$300,000				
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam Telephone Interview MIB Check & Script Check MVR Check PHI always required	Beneficiary Guaranteed Confined Care Terminal Illness					Mobile Quoter / App	

PRIME ADVANTAGE**		MARKET CODE: W		PROPRIETARY: WFG		PRODUCT TYPE: Single Premium Whole Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
45 - 80 Age Last Birthday	\$10,000	Standard	\$200,000	\$100		No Modal Factor	
		Preferred	\$300,000	(Commissionable)			
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam Telephone Interview MIB Check & Script Check MVR Check PHI always required	Beneficiary Guaranteed Confined Care Terminal Illness					Mobile Quoter / App	

* Bank draft not allowed.

** Bank draft not allowed. Offers Funeral Concierge Service through Everest. WFG agents must order from the Everest website, we do not house supplies for them.

PRODUCTS AT A GLANCE
WHOLE LIFE

ENCORE (I, II, & III)*		MARKET CODE: .	PROPRIETARY: ABEX	PRODUCT TYPE: Modified Whole Life w/ Annuity Rider	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS	
0 - 65 Age Last Birthday	\$25 Monthly Base Premium	\$150,000	\$60 Annually (Commissionable)	No Modal Factor	
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES	
Simplified Issue No Exam MIB Check & Script Check	Accidental Death Benefit (N/A on III) Accident Only Total Disability Benefit Rider AssetShield Beneficiary Guaranteed Insurability Children's Insurance Agreement (N/A on III) Confined Care Family Insurance Agreement Flex Annuity Plus Flexible Premium Deferred Annuity Terminal Illness Wavier of Premium (N/A on III)	I ONLY: Disability Income Rider Grandchildren's Insurance Agreement Guaranteed Insurability		Mobile Quoter / App Email Signature Option	

FINANCIAL ACCUMULATOR (I, II, & III)*		MARKET CODE: %	PROPRIETARY: SF&C	PRODUCT TYPE: Modified Whole Life w/ Annuity Rider	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS	
0 - 65 Age Last Birthday	\$50 Monthly Base Premium	\$150,000	\$96 Annually (\$60 Commissionable)	No Modal Factor	
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES	
Simplified Issue No Exam MIB Check & Script Check	Accidental Death Benefit (N/A on III) Children's Insurance Agreement (N/A on III) Confined Care (N/A on III) Family Insurance Agreement Flexible Premium Deferred Annuity Terminal Illness Wavier of Premium (N/A on III)	I ONLY: Accident Only Total Disability Benefit Rider Beneficiary Guaranteed Insurability Disability Income Rider Grandchildren's Insurance Agreement Guaranteed Insurability		Mobile Quoter / App Email Signature Option	

* 3% Guaranteed Interest Rate on Annuity as of April 2025.

PRODUCTS AT A GLANCE

WHOLE LIFE



AMERICAN AMICABLE GROUP

FINANCIAL LIFELINE (I, II, & III)*		MARKET CODE: .	PROPRIETARY: No	PRODUCT TYPE: Modified Whole Life w/ Annuity Rider	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS	
0 - 65 Age Last Birthday	\$25 Monthly Base Premium	\$150,000	\$60 Annually (Commissionable)	No Modal Factor	
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES	
Simplified Issue No Exam MIB Check & Script Check	Accidental Death Benefit (N/A on III) Beneficiary Guaranteed Insurability Bonus Master Children's Insurance Agreement (N/A on III) Confined Care (N/A on III) Family Insurance Agreement Flex Annuity Plus Flexible Premium Deferred Annuity Guaranteed Add'l Purchase Option 10-YEAR TERM Terminal Illness Wavier of Premium (N/A on III)			I ONLY: Accident Only Total Disability Benefit Rider Disability Income Rider Grandchildren's Insurance Agreement Guaranteed Insurability	
				Mobile Quoter / App Email Signature Option	

FINANCIAL SOLUTION (I, II, & III)**		MARKET CODE: F	PROPRIETARY: McKinnis	PRODUCT TYPE: Modified Whole Life w/ Annuity Rider	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS	
0 - 65 Age Last Birthday	\$25 Monthly Base Premium	\$150,000	\$60 Annually (Commissionable)	No Modal Factor	
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES	
Simplified Issue No Exam MIB Check & Script Check	Accidental Death Benefit (N/A on III) Accident Only Total Disability Benefit Rider Beneficiary Guaranteed Insurability Bonus Master Children's Insurance Agreement (N/A on III) Confined Care Family Insurance Agreement Flex Annuity Plus Flexible Premium Deferred Annuity Level Term Rider Terminal Illness Wavier of Premium (N/A on III)			I ONLY: Disability Income Rider Grandchildren's Insurance Agreement Guaranteed Insurability	
				Mobile Quoter / App Email Signature Option	

* Death benefit cuts in half at age 65. 2.25% Guaranteed Interest Rate on Annuity (Increases to 3% on October 1st 2023).

** 3% Guaranteed Interest Rate on Annuity as of April 2025.

BONUSMASTER*		MARKET CODE: B	PROPRIETARY: No	PRODUCT TYPE: Flexible Premium Deferred Annuity Contract	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS	
0 - 85 (0 - 75 NV)	\$15 Minimum Fund Amount	\$4,000 Max Fund per year	N/A	N/A	
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES	
N/A	\$2,000 Minimum Fund Amount per year			N/A	

ASSETSHIELD*		MARKET CODE: B	PROPRIETARY: ABEX	PRODUCT TYPE: Flexible Premium Deferred Annuity Contract	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS	
0 - 85 (0 - 75 NV)	\$15 Minimum Fund Amount	\$4,000 Max Fund per year	N/A	N/A	
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES	
N/A	\$2,000 Minimum Fund Amount per year			N/A	

FLEX ANNUITY PLUS**		MARKET CODE: .	PROPRIETARY: No	PRODUCT TYPE: Flexible Premium Deferred Annuity Contract	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS	
Use base plan	\$15 Minimum Fund Amount	\$4,000 Max Fund per year	N/A	N/A	
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES	
N/A	N/A			N/A	

*

3% Guaranteed Interest Rate on Annuity as of April 2025. Separate app required in addition to base app (9745). Benefit Summary & Disc Form 3059 Suitability Questionnaire must be completed on all annuity sales. Form 9671 (3070 FL) Trad IRA or Roth IRA.

**

3% Guaranteed Interest Rate on Annuity as of April 2025. Separate app required in addition to base app (9497). Benefit Summary & Disc Form 3057 Suitability Questionnaire must be completed on all annuity sales Form 9671 (3070 FL) Trad IRA or Roth IRA

PRODUCTS AT A GLANCE

TERM



AMERICAN AMICABLE GROUP

CAPITAL LEGACY*		MARKET CODE: !	PROPRIETARY: 1PIE3 (Capital Keystone)		PRODUCT TYPE:	10 Year Modified Premium and Decreasing Term	
ISSUES AGE		MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS	
Non-Tobacco	Tobacco	\$25,000 or \$20 Monthly (whichever is greater)	Preferred	\$300,000	\$50 Annually (Commissionable)	Monthly:	0.088
0 - 70	18 - 70		Standard	\$150,000		Quarterly:	0.262
Age Last Birthday						Semi-Annual:	0.519
UNDERWRITING		AVAILABLE RIDERS				MOBILE CAPABILITIES	
Simplified Issue		Children's Insurance Agreement		Flexible Premium Deferred Annuity		Mobile Quoter / App Voice / Email / Text Signature Options	
Non-Med Limit Guidelines		Chronic Illness		Terminal Illness			
MIB Check		Confined Care		Wavier of Premium Military/Federal			
Preferred through Table 4		Critical Illness		Wavier of Premium Spouse Term Rider			
Standard through Table 6		Flex Annuity Plus					

CRITICAL LIFE BENEFITS**		MARKET CODE: 7	PROPRIETARY: Colorado Banker's Services		PRODUCT TYPE: 10 Year Term w/Critical Illness	
ISSUES AGE		MONTHLY PREMIUM	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
Non-Tobacco	Tobacco	\$20 - \$29.99	\$20,000	\$100,000	\$100 Annually (Commissionable)	None
0 - 60	18 - 60	\$30 - \$39.99	\$15,000			
Age Nearest Birthday		\$40 - over	\$10,000			
UNDERWRITING		AVAILABLE RIDERS				MOBILE CAPABILITIES
Simplified Issue No Exam MIB Check & Script Check		Chronic Illness Confined Care Critical Illness				Mobile Quoter / App Voice / Email / Text Signature Options

CRITICAL LIFE SOLUTIONS**		MARKET CODE: 7	PROPRIETARY: Colorado Banker's Services		PRODUCT TYPE: 10 Year Term w/Critical Illness	
ISSUES AGE		MONTHLY PREMIUM	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
Non-Tobacco	Tobacco	\$20 - \$29.99	\$20,000	\$100,000	\$100 Annually (Commissionable)	None
0 - 60	18 - 60	\$30 - \$39.99	\$15,000			
Age Nearest Birthday		\$40 - over	\$10,000			
UNDERWRITING		AVAILABLE RIDERS				MOBILE CAPABILITIES
Simplified Issue No Exam MIB Check & Script Check		Chronic Illness Confined Care Critical Illness				Mobile Quoter / App Voice / Email / Text Signature Options

EASY TERM***		MARKET CODE: T	PROPRIETARY: No		PRODUCT TYPE: 10, 20 & 30 Year Term 20 & 30 Year Term w/ ROP	
ISSUES AGE		MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS
10 Year	18 - 70	\$25,000 or \$15 Monthly (whichever is greater)	Ages 18 - 45	\$500,000	\$60 Annually (Commissionable)	Monthly: 0.094
20 Year	18 - 65		Ages 46 +	\$300,000		Quarterly: 0.273
30 Year	18 - 55					Semi-Annual: 0.537
Age Nearest Birthday						
UNDERWRITING		AVAILABLE RIDERS				MOBILE CAPABILITIES
Simplified Issue No Exam MIB Check & Script Check		Accidental Death Benefit Accident Only Disability Income Rider Children's Insurance Agreement Chronic Illness Confined Care Critical Illness Disability Income Rider Terminal Illness Wavier of Premium Wavier of Premium Unemployment				Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options

* After 10th year the death benefit decreases annually to attained age 100. 2.25% 3% Guaranteed Interest Rate on Annuity as of April 2025.

** Convertible with the policy in force. Credit Cards Available.

*** Banded Rates, 3% Minimum Interest Rate on Puerto Rico EzT

PRODUCTS AT A GLANCE

TERM



AMERICAN AMICABLE GROUP

EXPRESS TERM*		MARKET CODE: X	PROPRIETARY: SFG/Asurea	PRODUCT TYPE: 10, 20, 25 & 30 Year Term 20, 25 & 30 Year Term w/ROP	
ISSUES AGE		MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
10 Year	18 - 75	\$25,000 or \$15 Monthly (whichever is greater)	Ages 18 - 45 Ages 46 +	\$60 Annually (Commissionable)	Monthly: 0.094
20 Year	18 - 65				Quarterly: 0.273
25 Year	18 - 60				Semi-Annual: 0.537
30 Year	18 - 55				
Age Nearest Birthday					
UNDERWRITING		AVAILABLE RIDERS			MOBILE CAPABILITIES
Simplified Issue No Exam MIB Check & Script Check Standard & Preferred Rates for Tobacco Users PHI		Accidental Death Benefit Accident Only Disability Income Rider Children's Insurance Agreement Child w/ Critical Illness Chronic Illness Confined Care			Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options
		Critical Illness Disability Income Rider Spouse w/ Critical Illness Terminal Illness Wavier of Premium Wavier of Premium Unemployment			

FINANCIAL SECURITY PROVIDER**		MARKET CODE: 9	PROPRIETARY: Consolidated Services / Nordquist	PRODUCT TYPE: 10 Year Modified Premium and Decreasing Term Life	
ISSUES AGE		MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
Non-Tobacco	Tobacco	\$10,000 or \$25 Monthly (whichever is greater)	\$300,000	\$50 Annually (Commissionable)	Monthly: 0.088
0 - 70	18 - 70				Quarterly: 0.262
Age Last Birthday					Semi-Annual: 0.519
UNDERWRITING		AVAILABLE RIDERS			MOBILE CAPABILITIES
Simplified Issue No Exam MIB Check		Accidental Death Benefit Chronic Illness Confined Care Critical Illness Flex Annuity Plus			Mobile Quoter / App
		Flexible Premium Deferred Annuity Terminal Illness Wavier of Premium Wavier of Premium Military/Federal			

FINANCIAL FITNESS PLAN*		MARKET CODE: 9	PROPRIETARY: Employers First Choice	PRODUCT TYPE: 10 Year Modified Premium and Decreasing Term Life	
ISSUES AGE		MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
Non-Tobacco	Tobacco	\$10,000 or \$50 Monthly (whichever is greater)	\$300,000	\$85 Annually (Commissionable)	Monthly: 0.088
0 - 70	18 - 70				Quarterly: 0.262
Age Last Birthday					Semi-Annual: 0.519
UNDERWRITING		AVAILABLE RIDERS			MOBILE CAPABILITIES
Simplified Issue No Exam MIB Check		Accidental Death Benefit Chronic Illness Confined Care Critical Illness Flex Annuity Plus			Mobile Quoter / App
		Flexible Premium Deferred Annuity Terminal Illness Wavier of Premium Wavier of Premium Military/Federal			

* Convertible while the policy is in-force.

** 3% Guaranteed Interest Rate on Annuity as of April 2025.

PRODUCTS AT A GLANCE

TERM



AMERICAN AMICABLE GROUP

GOOSE TERM*			MARKET CODE: K	PROPRIETARY: Goose Insurance	PRODUCT TYPE: 10, 20 & 30 Year Term 20 & 30 Year Term w/ ROP		
ISSUES AGE			MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS
10 Year	18 - 70	20 Year ROP 18 - 60	\$25,000 or \$15 Monthly (whichever is greater)	Ages 18 - 45	\$500,000	\$60 Annually (Commissionable)	Monthly: 0.094
20 Year	18 - 65	30 Year ROP 18 - 50		Ages 46 +	\$300,000		Quarterly: 0.273
30 Year	18 - 55	Tobacco ROP 18 - 40					Semi-Annual: 0.537
Age Nearest Birthday							
UNDERWRITING			AVAILABLE RIDERS				MOBILE CAPABILITIES
Simplified Issue No Exam MIB Check & Script Check			Accidental Death Benefit Accident Only Disability Income Rider Children's Insurance Agreement Chronic Illness Confined Care		Critical Illness Disability Income Rider Terminal Illness Wavier of Premium Wavier of Premium Unemployment		Mobile Quoter / App Voice / Email Signature Options

HOME PROTECTOR**			MARKET CODE: H	PROPRIETARY: No	PRODUCT TYPE: 15, 20, 25 & 30 Year Term 20, 25 & 30 Term w/ ROP		
ISSUES AGE			MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS
15 Year	20 - 65	20 Tobacco ROP 20 - 60	\$25,000 or \$25 Monthly (whichever is greater)	Ages 20 - 45	\$500,000	\$80 Annually (Commissionable)	Monthly: 0.088
20 Year	20 - 60	25 Tobacco ROP 20 - 55		Ages 46 +	\$300,000		Quarterly: 0.262
25 Year	20 - 55	30 Tobacco ROP 20 - 50					Semi-Annual: 0.519
30 Year	20 - 50						
Age Last Birthday							
UNDERWRITING			AVAILABLE RIDERS				MOBILE CAPABILITIES
Simplified Issue No Exam MIB Check & Script Check			Accidental Death Benefit Accident Only Disability Income Rider Children's Insurance Agreement Chronic Illness Confined Care Critical Illness		Disability Income Rider Level Term Terminal Illness Wavier of Premium Wavier of Premium Unemployment		Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options

HOME CERTAINTY***			MARKET CODE: 2	PROPRIETARY: SFG / Asurea	PRODUCT TYPE: 10, 15, 20, 25 & 30 Year Term 20, 25, & 30 Term w/ ROP		
ISSUES AGE			MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE	MODAL FACTORS
10 Year	20 - 75	20 Tobacco ROP 20 - 60	\$25,000 or \$25 Monthly (whichever is greater)	Ages 20 - 45	\$500,000	\$80 Annually (Commissionable)	Monthly: 0.088
15 Year	20 - 65	25 Tobacco ROP 20 - 55		Ages 46 +	\$300,000		Quarterly: 0.262
20 Year	20 - 60	30 Tobacco ROP 20 - 50					Semi-Annual: 0.519
25 Year	20 - 55						
30 Year	20 - 50						
Age Last Birthday							
UNDERWRITING			AVAILABLE RIDERS				MOBILE CAPABILITIES
Simplified Issue No Exam MIB Check & Script Check			Accidental Death Benefit Accident Only Disability Income Rider Children's Insurance Agreement Chronic Illness Confined Care Critical Illness		Disability Income Rider Level Term Terminal Illness Wavier of Premium Wavier of Premium Unemployment		Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options

* Banded Rates Payments Accepted: Bank Draft, Direct, Credit Card Direct To Consumer (DTC) option which is maintained by the IMO.

** Unisex Rates

*** 20, 25, and 30 year ROP tobacco issue ages 20-40. Preferred Rates for Snuff/Chewing Tobacco Users. Unisex Rates.

PRODUCTS AT A GLANCE

TERM



AMERICAN AMICABLE GROUP

LIVING ADVANTAGE				
MARKET CODE: 6		PROPRIETARY: Riddle	PRODUCT TYPE: 10, 15, 20, 25, 30, 35 & 40 Year Term	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
10 Year 18 - 75 30 Year 18 - 55 15 Year 18 - 70 35 Year 18 - 50 20 Year 18 - 65 40 Year 18 - 45 25 Year 18 - 60 Age Nearest Birthday	\$25,000	\$250,000	\$75 Annually (Commissionable)	Monthly: 0.094 Quarterly: 0.273 Semi-Annual: 0.537
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES
Simplified Issue No Exam MIB Check & Script Check PHI waived up to age 65 on \$250k or less	Accidental Death Benefit Children's Insurance Agreement Confined Care Critical Illness	Disability Income Rider Terminal Illness Wavier of Premium		Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options

MULTI-COVER*				
MARKET CODE: S		PROPRIETARY: IMC	PRODUCT TYPE: 10 Year Modified Premium Term Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
0 - 60 Age Last Birthday	\$2,500 and \$25 Monthly (excluding riders)	N/A	\$50 Annually (Non-commissionable)	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES
Standard through Table 6 Accept / Reject Basis MIB Check & Script Check	Accidental Death Benefit Children's Insurance Agreement Confined Care Family Insurance Agreement Flexible Premium Deferred Annuity	Disability Income Rider 10 Year Term Terminal Illness Wavier of Premium		N/A

OBA**				
MARKET CODE: G		PROPRIETARY: No	PRODUCT TYPE: Group Level Term*	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
18 - 65 Age Last Birthday	Option A \$ 50,000 Option B \$100,000 Option C \$150,000 Option D \$200,000	\$200,000	None	No Modal Factor
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES
Simplified Issue No Exam MIB Check	Dependent Insurance Children's Insurance Agreement			Mobile Quoter / App w/ Combo Sale Option Voice / Email / Text Signature Options

OLIC				
MARKET CODE: .		PROPRIETARY: No	PRODUCT TYPE: 10, 15 & 20 Year Term	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
10 - 15 Year Term 18 - 70 20 Year Term 18 - 65 Age Nearest Birthday	\$100,000	N/A	\$75 Annually (Non-commissionable)	Monthly: 0.0875 Quarterly: 0.265 Semi-Annual: 0.52
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES
Utilizes Age / Amount Non-med Limit Guidelines MIB Check	Accidental Death Benefit Accidental Death Benefit Endorsement Children's Insurance Agreement	Disability Income Rider Family Insurance Agreement Wavier of Premium		N/A

* PR Only. 25% CIR Available to Santa Maria Only 10th Year, policy continues automatically to age 100 unless owner chooses other option PHI, MED, HOS, BLDPF, APS based on age and coverage amount. 3% Guaranteed Interest Rate on Annuity as of April 2025.

** Available for: All Government employees, 1st Responders, Teachers/School Employees (state funded), Railroad Employees, Hospital Employees, Airline/Travel Employees, Spouses. Renewable every 10 years to attained age 70. Can be combined w/ Financial Lifeline, Financial Solution, or Encore.

PRODUCTS AT A GLANCE

TERM



AMERICAN AMICABLE GROUP

OVATION		MARKET CODE: .	PROPRIETARY: ABEX	PRODUCT TYPE: Term Life w/Annuity Rider	
ISSUES AGE		MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
Non-Tobacco 0 - 70 Age Last Birthday	Tobacco 18 - 70	\$10,000 or \$25 Monthly (whichever is greater)	N/A	\$50 Annually (Non-commissionable)	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519
UNDERWRITING		AVAILABLE RIDERS		MOBILE CAPABILITIES	
Utilizes Age / Amount Non-med Limit Guidelines MIB Check		Accidental Death Benefit AssetShield Children's Insurance Agreement Critical Illness Disability Income Rider		Family Insurance Agreement Flexible Premium Deferred Annuity Guaranteed Additional Purchase Option (APO) 10 Year Term Wavier of Premium	
				Mobile Quoter / App	

PEACE OF MIND TERM		MARKET CODE: M	PROPRIETARY: SLS	PRODUCT TYPE: 20, 25, 30, 35 & 40 Year Term 20, 25, 30, 35 & 40 Year Term w/ ROP	
ISSUES AGE		MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
20 Year 18 - 65 25 Year 18 - 60 30 Year 18 - 55 35 Year 18 - 50 40 Year 18 - 45 Age Nearest Birthday	20 Year ROP 18 - 60 25 Year ROP 18 - 55 30 Year ROP 18 - 50 35 Year ROP 18 - 45 40 Year ROP 18 - 40 Tobacco ROP 18 - 40	\$25,000 or \$15 Monthly (whichever is greater)	\$300,000	\$60 Annually (Non-commissionable)	Monthly: 0.094 Quarterly: 0.273 Semi-Annual: 0.537
UNDERWRITING		AVAILABLE RIDERS		MOBILE CAPABILITIES	
Simplified Issue No Exam MIB Check & Script Check		Accidental Death Benefit Children's Insurance Agreement Confined Care Chronic Illness		Critical Illness Terminal Illness Wavier of Premium Unemployment	
				Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options	

SAFECARE TERM		MARKET CODE:	PROPRIETARY: Integrity Partners	PRODUCT TYPE: Level Term Insurance to age 95	
ISSUES AGE		MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
10-Year 18 - 75 15-Year 18 - 70 20-Year 18 - 65 30-Year 18 - 55 Age Last Birthday	20-Year ROP 18 - 60 30-Year ROP 18 - 50	\$25,000 or \$25 Monthly (whichever is greater)	\$500,000	\$70 (Commissionable)	Monthly: 0.090 Quarterly: 0.265 Semi-Annual: 0.520
UNDERWRITING		AVAILABLE RIDERS		MOBILE CAPABILITIES	
Simplified Issue No Exam PHI All applicants 65+ MIB Check & Script Check		Accidental Death Benefit Accident Only Disability Income Rider Children's Insurance Agreement Chronic Illness Confined Care Critical Illness		Disability Income Rider Level Term Rider Terminal Illness Wavier of Premium Wavier of Premium Unemployment	
				Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options	

PRODUCTS AT A GLANCE

TERM



AMERICAN AMICABLE GROUP

SECURITY LIFELINE*		MARKET CODE: ^	PROPRIETARY: 1P1E3 (Capital Keystone)	PRODUCT TYPE: 10 Year Modified Premium and Decreasing Term	
ISSUES AGE		MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
Non-Tobacco 0 - 70 Age Last Birthday	Tobacco 18 - 70	\$25,000 or \$25 Monthly (whichever is greater)	Preferred \$300,000 Standard \$150,000	\$50 Annually (Commissionable)	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519
UNDERWRITING		AVAILABLE RIDERS			MOBILE CAPABILITIES
Simplified Issue Non-Med Limit Guidelines MIB Check Preferred through Table 4 Standard through Table 6		Children's Insurance Agreement Chronic Illness Confined Care Critical Illness Flex Annuity Plus Flexible Premium Deferred Annuity Terminal Illness Wavier of Premium Military/Federal Wavier of Premium Spouse Term Rider			Mobile Quoter / App Voice / Email / Text Signature Options

SECURITY PROTECTOR**		MARKET CODE: P	PROPRIETARY: No	PRODUCT TYPE: 20 & 30 Year Term w/ ADB	
ISSUES AGE		MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
20 Year 51 - 60 Age Last Birthday	30 Year 20 - 50	\$1,000 Term	w/choice of ADB Amount: \$100,000 \$200,000 \$300,000	None	Monthly: 0.093 Quarterly: 0.270 Semi-Annual: 0.530
UNDERWRITING		AVAILABLE RIDERS			MOBILE CAPABILITIES
Simplified Issue No Exam MIB Check & Script Check Standard through Table 6		Accidental Death Benefit			Mobile Quoter / App Voice / Email / Text Signature Options

SURVIVOR PROTECTOR***		MARKET CODE: 8	PROPRIETARY: No	PRODUCT TYPE: Decreasing Term Life w/ Monthly Income Benefit	
ISSUES AGE		MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
15-Year 20-Year 25-Year 30-Year To Age 70 Age Nearest Birthday	20 - 75 20 - 70 20 - 65 20 - 60 20 - 55	15-Year \$179 20-Year \$145 25-Year \$125 30-Year \$112 To Age 70 Varies, see Agent Guide	15-Year \$2,145 20-Year \$1,736 25-Year \$1,496 30-Year \$1,340 To Age 70 Varies, see Agent Guide	\$80 Annually (Commissionable)	Monthly: 0.094 Quarterly: 0.273 Semi-Annual: 0.537
UNDERWRITING		AVAILABLE RIDERS			MOBILE CAPABILITIES
Simplified Issue No Exam MIB Check & Script Check		Accidental Death Benefit Accident Only Disability Income Rider Children's Insurance Agreement Family Insurance Agreement Family Disability Income Rider Terminal Illness Wavier of Premium Wavier of Premium Unemployment			Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options

* After 10th year the death benefit decreases annually to attained age 100. 3% Guaranteed Interest Rate on Annuity as of April 2025.

** Valid Driver License MVR Check

*** Convertible while the policy is in-force. 24 month Guarantee.

PRODUCTS AT A GLANCE
TERM

TERM MADE SIMPLE*		MARKET CODE: 5	PROPRIETARY: No	PRODUCT TYPE: 10, 15, 20 & 30 Year Term	
ISSUES AGE		MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
10 Year 18 - 75 20 Year 18 - 65 15 Year 18 - 70 30 Year 18 - 55 Age Last Birthday		\$50,000 or \$20 Monthly (whichever is greater)	\$500,000	\$70 Annually (Commissionable)	Monthly: 0.09 Quarterly: 0.265 Semi-Annual: 0.52
UNDERWRITING		AVAILABLE RIDERS		MOBILE CAPABILITIES	
Simplified Issue No Exam MIB Check & Script Check		Accidental Death Benefit Accident Only Disability Income Rider Children's Insurance Agreement Chronic Illness Confined Care	Critical Illness Disability Income Rider Terminal Illness Wavier of Premium Wavier of Premium Unemployment	Point-of-sale Decision Mobile Quoter / App Voice / Email / Text Signature Options	

ULTIMATE TERM**		MARKET CODE: J	PROPRIETARY: IMC	PRODUCT TYPE: 15, 20, 25 & 30 Year Term	
ISSUES AGE		MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
15 Year 18 - 70 25 Year 18 - 60 20 Year 18 - 65 30 Year 18 - 54 Age Nearest Birthday		\$200,000	N/A	\$80 Annually (Commissionable)	Monthly: 0.0875 Quarterly: 0.265 Semi-Annual: 0.52
UNDERWRITING		AVAILABLE RIDERS		MOBILE CAPABILITIES	
Fully underwritten		Accidental Death Benefit Children's Insurance Agreement Confined Care Critical Illness Disability Income Rider	Family Insurance Agreement Level Term Terminal Illness Wavier of Premium	N/A	

VAL-U-PLUS**		MARKET CODE: .	PROPRIETARY: No	PRODUCT TYPE: Term Life w/ Annuity Rider	
ISSUES AGE		MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
0 - 70 Age Last Birthday		\$10,000 or \$25 Monthly (whichever is greater)	N/A	\$50 Annually (Non-commissionable)	Monthly: 0.088 Quarterly: 0.262 Semi-Annual: 0.519
UNDERWRITING		AVAILABLE RIDERS		MOBILE CAPABILITIES	
Utilizes Age/Amount Non-med Limit Guidelines MIB Check		Accidental Death Benefit BonusMaster Children's Insurance Agreement Critical Illness Disability Income Rider	Family Insurance Agreement Flexible Premium Deferred Annuity Guaranteed Additional Purchase Option (APO) 10 Year Term Wavier of Premium	Mobile Quoter	

* Banded Rates
** Spanish forms available for PA/OL in PR. Also sold in Caribbean.
*** 3% Guaranteed Interest Rate on Annuity as of April 2025.

PRODUCTS AT A GLANCE

UNIVERSAL LIFE



AMERICAN AMICABLE GROUP

EXPRESS UL*		MARKET CODE: \$	PROPRIETARY: No	PRODUCT TYPE: Flexible Premium Adjustable Universal Life	
ISSUES AGE		MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
Non-Tobacco 15 - 75 Tobacco 18 - 75 Age Nearest Birthday		\$25,000 or \$20 Monthly (excluding riders)	\$500,000	\$127 Annually (Commissionable)	No Modal Factors
UNDERWRITING	AVAILABLE RIDERS				MOBILE CAPABILITIES
Simplified Issue No Exam MIB Check & Script Check PHI required ages 65+	Accidental Death Benefit Accident Only Disability Income Rider Children's Insurance Agreement Confined Care Disability Income Rider Family Insurance Agreement Terminal Illness Wavier of Premium				Mobile Quoter / App Voice / Email / Text Signature Options

SECURELIFE PLUS**		MARKET CODE: V	PROPRIETARY: No	PRODUCT TYPE: Flexible Premium Universal Life	
ISSUES AGE		MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS
Non-Tobacco 0 - 80 Preferred Non-Tobacco 18-80 Tobacco 18 - 80 Age Nearest Birthday		Standard \$10,000 WA & CA Standard \$25,000 Preferred \$100,000	N/A	\$84 Annually (Commissionable)	No Modal Factors
UNDERWRITING	AVAILABLE RIDERS				MOBILE CAPABILITIES
Non Med & No PHI for ages 18-65 up to \$99,999 Fully Underwritten \$100,000 & up	Accelerated Benefit Endorse N/T preferred age 18 Accidental Death Benefit Additional Insured Children's Insurance Agreement Confined Care Disability Income Rider Level Term Waiver Monthly Deduction Waiver Specified Premium Waiver of Surrender Charge				Mobile App

- * Minimum 15 Year Guaranteed Policy loan allowed on the cash surrender values of the policy after the first policy year. Interest rate charged on the policy loan is 7.4% in advance.
- ** Minimum 20 Year Guaranteed Policy loan allows on the cash surrender value of the policy after the first policy year. Interest rate charged on the policy loan is 8% payable in arrears.

PRODUCTS AT A GLANCE
DISCONTINUED PRODUCTS



AMERICAN AMICABLE GROUP

ACCIDENTAL DEATH PROTECTOR		MARKET CODE: Y		PROPRIETARY: SLS		PRODUCT TYPE: 20 Year w/ ADB & ROP		
ISSUES AGE	MINIMUM FACE AMOUNT		MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
18 - 60 Age Nearest Birthday	Option 1	\$125 Life & \$50k ADB	N/A		None		Monthly:	0.093
	Option 2	\$188 Life & \$75k ADB					Quarterly:	0.270
	Option 3	\$250 Life & \$100k ADB					Semi-Annual:	0.530
UNDERWRITING	AVAILABLE RIDERS						MOBILE CAPABILITIES	
Simplified Issue No Exam MIB Check	Accidental Death Benefit		Return of Premium				N/A	

EASY UL*		MARKET CODE: U	PROPRIETARY: Not Currently Sold	PRODUCT TYPE: Flexible Premium Adjustable Universal Life	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS	
0 - 75 Age Nearest Birthday	\$25,000 and \$20 Monthly (excluding riders)	\$300,000	None	No Modal Factors	
UNDERWRITING	AVAILABLE RIDERS			MOBILE CAPABILITIES	
Simplified Issue No Exam MIB Check & Script Check	Accidental Death Benefit Children's Insurance Agreement Confined Care Disability Income Rider		Family Insurance Agreement Terminal Illness Wavier of Premium		N/A

ULTIMATE LIFE PERFORMER**					MARKET CODE: L	PROPRIETARY: Not Currently Sold	PRODUCT TYPE: Flexible Premium Adjustable Universal Life
ISSUES AGE	MINIMUM FACE AMOUNT		MAXIMUM FACE AMOUNT	POLICY FEE	MODAL FACTORS		
0 - 75 Age Nearest Birthday	\$100,000 and \$20 Monthly (excluding riders)		N/A	None	No Modal Factors		
UNDERWRITING	AVAILABLE RIDERS				MOBILE CAPABILITIES		
Utilizes Age/Amount Non-Med Limit Guidelines Investigation Report MIB Check & Script Check	Accidental Death Benefit Beneficiary Guaranteed Children's Insurance Agreement Confined Care Disability Income Rider		Family Insurance Agreement Guaranteed Insurability Level Term Terminal Illness Wavier of Premium		N/A		

* Minimum 15 Year Guaranteed Policy loan allowed on the cash surrender values of the policy after the first policy year. Interest rate charged on the policy loan is 7.4% in advance.

** Minimum 5 Year Guaranteed. Policy loan allowed on the cash surrender values of the policy after the first policy year. Interest rate charged on the policy loan is 7.4% in advance.

PRODUCTS AT A GLANCE

DISCONTINUED PRODUCTS



AMERICAN AMICABLE GROUP

LIFECARE LEGACY		MARKET CODE: N		PROPRIETARY: Not Currently Sold		PRODUCT TYPE: Whole Life (Final Expense)	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
50 - 85 Age Last Birthday	\$2,500 (\$5,000 WA)	IMD 50 - 75	\$35,000	\$30 Annually (Commissionable)		Monthly:	0.088
		IMD 76 - 85	\$20,000			Quarterly:	0.262
		GDB/ROP 50 - 85	\$20,000			Semi-Annual:	0.519
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if age 71+ w/no RX's, payor other than spouse/child/self MIB Check & Script Check	Accidental Death Benefit (N/A on ROP)		IMD only:		Mobile Quoter/App		
	Children's Insurance Agreement (N/A on ROP)		Confined Care		Voice/Email/Text Signature Options		
	Grandchildren's Insurance Agreement		Nursing Home Waiver of Premium				
	Terminal Illness						

LIFECARE FAMILY		MARKET CODE: N		PROPRIETARY: Not Currently Sold		PRODUCT TYPE: Whole Life (Final Expense)	
ISSUES AGE	MINIMUM FACE AMOUNT	MAXIMUM FACE AMOUNT		POLICY FEE		MODAL FACTORS	
0 - 49 Age Last Birthday	\$10,000	IMD 0 - 49	\$35,000	\$30 Annually (Commissionable)		Monthly:	0.088
		ROP 18 - 49	\$20,000			Quarterly:	0.262
						Semi-Annual:	0.519
UNDERWRITING	AVAILABLE RIDERS					MOBILE CAPABILITIES	
Simplified Issue No Exam PHI only if SSN starts w/9 or 2, payor other than spouse/self MIB Check & Script Check	Level Term Insurance Spouse Only Terminal Illness IMD Only: Accidental Death Benefit Children's Insurance Agreement Confined Care Waiver of Premium					Mobile Quoter/App	

NOTES:

Effective 4/25/2023

Caribbean Business Maximum Face Amount Is \$300,000 For The Below Products:
Easy Term, Easy Term CS Version, Express Term, Home Protector, Home Certainty, and Goose Term.

Reminder:

Guaranteed Interest Rates are updated quarterly. Rate is currently 3% as of April 2025.