

GUARANTEED AND SIMPLIFIED ISSUE SPREADSHEET AS OF 04/2009

Carrier	Fidelity Life	Fidelity Life
Product	Graded Death Benefit Term	Graded Death Benefit Whole Life
Underwriting	Simplified	Simplified
Plan	Graded 10, 20, 30 yr term	GB WL
Issue Ages	20-70	20-75
Minimum Face Amount	See Below	See Below
Maximum Face Amount	Issue ages 20-45 min. 25k / max. 250k Issue ages 46-55 min. 20k / max. 200k Issue ages 56-65 min. 15k / max. 100k Issue ages 66-70 min. 10k / max. 50k	Issue ages 20-45 min. 15k / max. 100k Issue ages 46-55 min. 10k / max. 100k Issue ages 56-65 min. 10k / max. 100k Issue ages 66-75 min. 5k / max. 40k
Death Benefit	Full DB after 3 years	Full DB after 3 years
State Approvals**	http://www.fidelitylife.com/agents/agents.asp	http://www.fidelitylife.com/agents/agents.asp

Carrier	Guarantee Trust	Guarantee Trust
Product	Graded Benefit Whole Life	Graded Benefit Term
Underwriting	Simplified	Simplified
Plan	GB WL	Graded 10 yr term
Issue Ages	20-80	20-70
Minimum Face Amount	\$360 ann. premium	\$300 ann. premium
Maximum Face Amount	\$100,000 ages 20-65; \$35, 000 ages 66-75; \$25,000 ages 76-80	\$100,000 ages 20-65; \$35, 000 ages 66-70
Death Benefit	*Full DB after 3 years * Limited DB amounts can be calculated upon request	*Full DB after 3 years * Limited DB amounts can be calculated upon request
State Approvals**	www.gtlic.com	www.gtlic.com

Carrier	Presidential	
Product	Graded Benefit Life	
Underwriting	Guaranteed	
Plan	GB WL	
Issue Ages	40-80 in all states except MO (40-75), NY (50-75), NJ (65-75 Male 65-79 Female), WV (50-80),	
Minimum Face Amount	\$2,000	
Maximum Face Amount	\$50,000	
Death Benefit	* Issue ages 40-64: Full DB after 3 years * Issue ages 65+: Full DB after 2 years * Return of all premiums plus 5% will be paid if death occurs during the first two or three years, except by accidental causes)	
State Approvals**	www.presidentiallife.com	

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Carrier	Transamerica	
Product	Modified Single Premium Universal Life	
Underwriting	Simplified	
Plan	Universal Life	
Issue Ages	30-80 standard to table 4 30-75 table 5-8 30-65 standard to table 4 smoker	
Minimum Face Amount	See below	
Maximum Face Amount	Varies by age, maximum \$300,000	
Death Benefit	Minimum Premiums: Single \$25,000 2 years \$25,000 3 years \$10,000 1-40 years \$7,500	
State Approvals**	www.tatransact.com	

Carrier	United Home	United Home
Product	Express Issue Whole Life	Express Issue Term Plus
Underwriting	Simplified	Simplified
Plan	GB WL	20 yr level term
Issue Ages	25-80 (45-80 in CA)	20 year 18-60 20 year ROP 18-60 30 year 18-55 30 year ROP 18-50
Minimum Face Amount	\$2,000	\$15,000
Maximum Face Amount	\$50,000	\$100,000
Death Benefit	* Full DB after 2 years * Return of all premiums plus 12% will be paid if death occurs during the first year. Return of all premiums plus 24% will be paid if death occurs during the second year	Full DB immediately after policy issue and first premium is paid
State Approvals**	www.unitedhomelife.com	www.unitedhomelife.com

Carrier	United of Omaha	
Product	Whole Life Insurance	
Underwriting	Simplified	
Plan	WL	
Issue Ages	0-80 (age last)	
Minimum Face Amount	\$5,000	
Maximum Face Amount	\$25,000	
Death Benefit	Full DB Standard up to Table 4	
State Approvals**	http://www.mutualofomaha.com/	

- Guaranteed Issue plans do not require underwriting (no medical questions, exams, APS, etc.) – money MUST accompany the application
- Simplified Issue plans require limited underwriting. No exams or APS are necessary, however the applicant must qualify by answering a few medical questions.

This is intended as a guide only. Please consult the carrier's app and product guides before submitting an application. Please contact the CPS Underwriting Department for specific details.

**** Please see carrier website for state approvals, product changes and updates.**