

# Single Life Simplified/Guaranteed Issue Products

Last update March 8, 2019

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## Simplified Issue Products

Company	Assurity Life				Columbian Life/Columbian Mutual			
Product	LifeScope Single Premium WL		Acci-Flex (Accidental DB Term to 75)		SI TermLife 15, 20, 30		SI TermLife Plus 20, 30	
<b>Classifications</b>	Non-tobacco	Tobacco	Male	Female	Standard NT Thru Table D	Standard Tobacco	Standard NT Thru Table D	Standard Tobacco
<b>Issue Ages</b>	Ages 0-80 Ages 16-80 Age Last Birthday	Non-tobacco Tobacco	Ages 18-60 Age Last Birthday		Ages 18-65 Ages 18-60 Ages 18-55 Age Last Birthday	15 years 20 years 30 years	Ages 18-60/59 (ME,NY,VT) Ages 18-50 Age Last Birthday	20 years 30 years
<b>Min/Max Premium or Face Amount</b>	Min. Premium: Ages 0-54, \$10,000 Ages 55+, \$5,000		Min. Face Max. Face	\$50,000 \$350,000	Min. Face Max. Face	\$25,000 \$250,000	Min. Face Max. Face	\$25,000 \$250,000
<b>Policy Fee</b>	\$75		\$45 (commissionable)		\$60 (commissionable)		N/A	
<b>Riders</b>	Accelerated DB - Terminal illness Accelerated DB - LTC/Home Care Option Single Premium Rider		Accident Only Disability Income Return of Premium Waiver of Premium		Accelerated DB (Terminal, Critical, Chronic) Accidental DB Child Rider Waiver of Premium - Disability		Accelerated DB (Terminal, Critical, Chronic) Accidental DB Child Rider Waiver of Premium - Disability	
<b>Features</b>	Non-med limits: Ages 0-60 \$695,000 Ages 61-80 \$435,000		Non-medical underwriting; after initial underwriting, some applicants may be required to complete an additional questionnaire or medical exam to determine insurability Non-convertible		MIB, MVR (ages 18-35), pharmacy check, phone interview if needed Certain automatic declines, such as cancer, MS, organ transplant, Parkinson's, etc.		MIB, MVR (ages 18-35), pharmacy check, phone interview if needed Certain automatic declines, such as cancer, MS, organ transplant, Parkinson's, etc.	
<b>Available in NY?</b>	No		No		Yes		Yes	

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Company	Columbian Life/Columbian Mutual							
Product	Dignified Choice - Classic Elite		Dignified Choice - Classic Select		Dignified Choice - Classic Advantage		Dignified Choice - Classic Advantage	
<b>Classifications</b>	Standard NT	Standard Tobacco	Standard NT	Standard Tobacco	Standard NT	Standard Tobacco	Standard NT	Standard Tobacco
<b>Issue Ages</b>	Ages 25-85 Age Last Birthday		Ages 25-85 Age Last Birthday		Ages 45-85 Ages 50-75 in ME, NY, VT Age Last Birthday		Ages 45-80 Ages 50-75 in ME, NY, VT Age Last Birthday	
<b>Min/Max Premium or Face Amount</b>	Ages 25-44	\$5,000-35,000	Ages 25-44	\$5,000-35,000	Ages 45-85	\$2,500-20,000	Ages 45-85	\$2,000-10,000
	Ages 45-80	\$2,500-35,000	Ages 45-80	\$2,500-35,000	Minimum issue in WA is \$5,000		Minimum issue in WA is \$5,000	
	Ages 81-85	\$2,500-25,000	Ages 81-85	\$2,500-25,000				
	Minimum issue in WA is \$5,000		Minimum issue in WA is \$5,000					
<b>Policy Fee</b>	\$40		\$40		\$40		\$40	
<b>Riders</b>	Accelerated DB (n/a in NY) Accidental DB Children's Term		Accelerated DB (n/a in NY) Accidental DB Children's Term		Accelerated DB (n/a in NY) Children's Term		None	
<b>Features</b>	Full benefit (no graded DB) Answer "No" to all health questions		Full benefit (no graded DB) Use if any Part 4 health question answered "Yes"		Graded benefit for 2 years Full face amount paid for accidental death ROP plus 6% for non-accidental death first 3 years Use if any Part 3 health question answered "Yes" and 2 or more Part 4 questions answered "Yes"		Graded benefit for 3 years Full face amount paid for accidental death ROP plus 6% for non-accidental death first 3 years Use if any Part 2 health question answered "Yes" and 2 or more Part 3 questions answered "Yes"	
<b>Available in NY?</b>	Yes		Yes		Yes		Yes	

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## Simplified Issue Products

Company	Foresters Financial		Gerber Life			
Product	PlanRight WL		College Plan	Grow-Up Plan		Simplified Senior Life WL
<b>Classifications</b>	Non-Tobacco	Tobacco		Standard NT		Non-Smoker Smoker
<b>Issue Ages</b>	Level Benefit: Ages 50-85 Graded Benefit: Ages 50-85 Modified Benefit Ages 50-80 Age Last Birthday		Pay to Maturity: Ages 18-60 Single Pay: Ages 18-75 5-Pay: Ages 18-70/75 (Male/Female)	Ages 14 days-14 Ages 15-17 (Young Adult)		Ages 50-70 Simplified UW Ages 71-80 Full UW Age Last Birthday
<b>Min/Max Premium or Face Amount</b>	Level (to age 80) \$35,000 Graded (to age 80) \$20,000 Modified (to age 80) \$15,000 Level/Graded (ages 81-85) \$10,000 Modified (ages 81-85) n/a		Min. Face \$10,000 Max. Face \$150,000	Min. Face \$5,000 Max. Face \$50,000		Min. Face \$25,000 Max. Face \$100,000
<b>Policy Fee</b>	\$36					
<b>Riders</b>	Accidental DB Common Carrier Accidental DB					Accelerated DB for Terminal Illness
<b>Features</b>	Graded/Modified: reduced DB first 2 yrs MIB, pharmacy check, build chart, PHI If answer is "Yes" to any question in Part B, may be eligible for Modified Benefit; if answer Yes to Part C, Graded may be possible		Individual Endowment Product	Up to 6 children on 1 application Child assumes ownership at age 21 Can purchase up to 10x's original face up to age 40 w/ medical questions Young adult (ages 15-17) has additional app questions		Non-participating WL
<b>Available in NY?</b>	Yes		Yes	Yes		No

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## Simplified Issue Products

Company	Mutual of Omaha/United of Omaha					
Product	GUL Express		Term Life Express (10, 15, 20, 30)		Living Promise WL	
<b>Classifications</b>	Standard NT Thru Table 4	Standard Tobacco	Standard NT	Standard Tobacco	Level Benefit: Standard NT	Standard Tobacco Graded Benefit: Standard
<b>Issue Ages</b>	Ages 18-65 <b>Age Last Birthday</b>		Issue ages vary by term length, full term length guarantee, w/ or w/o ROP, and state <b>Age Last Birthday</b>		Level Benefit: Ages 45-85 Graded Benefit: Ages 45-80 <b>Age Last Birthday</b>	
<b>Min/Max Premium or Face Amount</b>	Min. Face \$25,000 <u>Max. Face</u> Ages 18-50 \$300,000 Ages 51+ \$250,000		Min. Face \$25,000 <u>Max. Face</u> Ages 18-50 \$300,000 Ages 51+ \$250,000		Min. Face \$5,000 Max. Face Level: \$40,000 Graded: \$20,000	
<b>Policy Fee</b>	N/A		\$60		\$36	
<b>Riders</b>	Accelerated DB (terminal or chronic illness) Accidental DB Child Rider Disability Rider Guaranteed Insurability Waiver of Surrender Charges for Partial Withdrawal/Liquidity		Accelerated DB for Terminal, Chronic, Critical (non-ROP) Accidental DB Common Carrier DB Dependent child rider Disability Waiver of Premium DI rider Partial ROP Residential damage rider Waiver of premium for unemployment		Accelerated DB for Terminal or Nursing Home Optional Accidental DB	
<b>Features</b>	Build chart, MIB, pharmacy check, MVR, random phone interview Certain automatic declines, such as cancer, major depression, Hodgkin's, MS		Build chart, MIB, pharmacy check, MVR, mandatory phone interview Mandatory APS ages 61-65 Certain automatic declines, such as cancer, major depression, Hodgkin's, MS		Graded Benefit: reduced DB first 2 yrs MIB, pharmacy check, build chart, random phone interview If answer is "Yes" to any question in Part 2, only eligible for Graded Benefit	
<b>Available in NY?</b>	No		No		No	

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## Simplified Issue Products

Company	Transamerica	
Product	Trendsetter Living Benefit 10, 15, 20, 25, 30	
Classifications	Standard NS Standard Express NS	Standard Smoker Std. Express Smoker
Issue Ages	Issue ages vary by term length, age, class, state, band	
Min/Max Premium or Face Amount	Min. Face Max. Nonmed Band Max. Face	\$25,000 \$249,999 \$2,000,000
Policy Fee	\$60 Band 1, \$30 others	
Riders	Accident Indemnity      Children's Insurance Income Protection Option Monthly DI Waiver of Premium	
Features	Non-med reqs: app, Part 2, MIB, pharmacy check, and possible PHI and/or APS Includes Terminal, Critical, Chronic illness benefits	
Available in NY?	No	

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## Simplified Issue Products

Company	Transamerica					
Product	Immediate Solutions Final Expense		10 Pay Solution Final Expense		Easy Solutions Final Expense	Final Expense
<b>Classifications</b>	Preferred NT Preferred Tobacco	Standard NT Standard Tobacco	Preferred NT Preferred Tobacco	Standard NT Standard Tobacco	Standard	Standard
<b>Issue Ages</b>	Ages 0-85 Age Last Birthday		Ages 0-85 Age Last Birthday		Ages 18-80 Age Last Birthday	Ages 0-80
<b>Min/Max Premium or Face Amount</b>	Min. Face: \$1,000 Max Face: Ages 0-55, \$50,000 Ages 56-65, \$40,000 Ages 66-75, \$30,000 Ages 76-85, \$25,000		Min. Face: \$1,000 Max Face: Ages 0-55, \$50,000 Ages 56-65, \$40,000 Ages 66-75, \$30,000 Ages 76-85, \$25,000		Min. Face: \$1,000 Max Face: \$25,000	Min. Face: \$2,000 Max Face: \$50,000
<b>Policy Fee</b>	N/A		N/A		N/A	\$30
<b>Riders</b>	Accelerated DB Accelerated DB w/ Nursing Home Option Accidental DB Child/Grandchild Rider		Accelerated DB Accelerated DB w/ Nursing Home Option		None	None
<b>Features</b>	1 Yes to question in app section C2: n/a 2 Yes's to question in app section C3: n/a 1 Yes to question in app section C4: available Any Yes in app section C5: no NHO		1 Yes to question in app section C2: n/a 2 Yes's to question in app section C3: n/a 1 Yes to question in app section C4: available Any Yes in app section C5: no NHO		1 Yes to question in app section C2: n/a 1 Yes to question in app section C3: available 2 Yes's to question in app section C4: available Any Yes in app section C5: no NHO Graded Benefit: reduced DB first 2 yrs	
<b>Available in NY?</b>	No		No		No	Yes

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👉 Approved in New York state

## Guaranteed Issue Products

Company	Columbian Life	Gerber Life
Product	👉 Guaranteed Issue WL	👉 Guaranteed Life WL
<b>Classifications</b>	Standard	Standard
<b>Issue Ages</b>	Ages 25-80 Ages 50-75 <b>Age Last Birthday</b> All states except NY NY Only	Ages 50-80 <b>Age Last Birthday</b>
<b>Min/Max Premium or Face Amount</b>	Ages 25-44 (non-NY) \$5,000-\$10,000 Ages 45-80 (non-NY) \$2,500-\$25,000 Ages 50-75 (NY) \$2,500-\$25,000	Min. Face: \$5,000 Max. Face: \$25,000
<b>Policy Fee</b>	\$40 commissionable	\$11
<b>Riders</b>	None	None
<b>Features</b>	Modified benefit: during first 3 yrs all premiums paid back plus 6% interest (state variations as well)	Graded benefit: during first 2 yrs all premiums paid plus 10% interest; full DB paid if death by accident
<b>Available in NY?</b>	Yes (as Columbian Mutual)	Yes

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## Guaranteed Issue Products (Accident Only)

Company	Gerber Life	Mutual of Omaha
Product	Accident Protection Plan	Gtd ADvantage Accidental Death
<b>Classifications</b>	Standard	Standard
<b>Issue Ages</b>	Ages 18-69 Age Last Birthday	Ages 18-70 Age Last Birthday
<b>Min/Max Premium or Face Amount</b>	Ages 18-54      \$250,000 Ages 55-59      \$100,000 Ages 60-69      \$50,000 Ages 18-54 (NY)    \$200,000-\$250,000 FL: ages 19-69: \$20,000-\$100,000	Min. Face:      \$50,000 Max. Face:      \$500,000
<b>Policy Fee</b>	N/A	
<b>Riders</b>	None	Return of Premium
<b>Features</b>	Spouse coverage available up to 100% of primary insured's coverage Child coverage available to lesser of 20% of primary insured's coverage or \$25,000	Common Carrier Benefit: pays 2x's DB Auto Pedestrian Benefit: pays additional 25% DB Spouse and children coverage also available
<b>Available in NY?</b>	Yes	Yes

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