

Core Product Matrix

- Product matrix reads from left to right to help you simplify what carrier to use.
- Quick tip: getting a picture of the driver's license will help for all carriers if underwriting requirements pop up.
- The following products only require a life only insurance license.
- Please check whether you are in a pre-appointment state at sfglife.com before writing with any carrier.
- Please check availability of each product and specific riders in your state by calling the carrier.
- Please download Agent Guides & Application Forms on sfglife.com and call the respective carriers for detailed information.
- Please do not write any product outside of this Product Matrix without consulting with your mentor.
- For undocumented clients with no SSN or green card but they have a valid TIN, consult your upline to write NLG/LSW.

Simplified Issue Whole Life Products

| <p>Americo "Eagle Premier" (Pre-Appointment Required) Instant Decision E-app No Paper</p> | <p>Mutual of Omaha "Living Promise" Instant Decision E-app</p> | <p>Foresters "Plan Right" (Pre-Appointment Required) Instant Decision E-app Must register and use Live App via Appical's site See Foresters Website for Instructions!</p> |
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| <p>50-85 Non-Smoker 50-80 – Smoker</p> <p>Minimum: \$2,000 Maximum: \$30,000</p> <ul style="list-style-type: none"> · NO RX LIST · Runs RX check in application after you put in SSN – creates instant decision · Great way to find out if meds are questionable and not sure if Americo EP will work <i>(911 after if declined)</i> · Must answer NO to ALL questions 4-11 · 3 yr non-smoker rates as long as client submits saliva test by 37 months in · Includes ADB equal to 100% of face amount | <p>45-85 Standard – Tobacco/ Non-Tobacco</p> <p>Minimum: \$2,000 Maximum: \$40,000</p> <ul style="list-style-type: none"> · Last birthday · MIB – Prescription history – build chart, MVR · RX exclusions list · Great for healthy clients or clients with minor health issues such as HBP, well-controlled with oral medications · Must answer 'NO' to all questions on application · Cancer – Decline to Metastatic <i>(spread to another place)</i> or recurrent is a decline Cancer – 4 yr look back | <p>Preferred, Standard and Basic Tiers</p> <p>2 yr Graded ROP + 10% Level, payable to age 121</p> <p>Minimum: \$5,000 Maximum: \$35,000</p> <p>Preferred – Ages 50-75: \$35,000 Standard – Ages 50-75: \$20,000 Basic – Ages 50-75: \$15,000</p> <ul style="list-style-type: none"> · Last birthday · Exclusive member benefits · RX and MIB check · Prescription exclusion list · Height & weight chart <i>(build chart)</i> |

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| <ul style="list-style-type: none"> • Terminal Illness 50% of face amount • Grandchild rider for grandparents up to 10 kids \$5,000, does not need to be legal guardian • Accepts felonies • Accepts Rheumatoid Arthritis, Sleep Apnea, Arrhythmias, Epilepsy and Seizures, Lupus, Fibromyalgia, Sickle Cell, Bipolar • DECLINES – Schizophrenia, Down Syndrome • DECLINES – Any disease NOT listed in application questions but has complications to 6 ADL or limitation will be decline. (<i>Like MS and wheelchair.</i>) Look for the question where there may be another complication. | <ul style="list-style-type: none"> • Automatic decline if diabetes oral/ insulin was diagnosed prior to age 50 • Diabetic Oral/Insulin accepted as long as over 50 – pay attention to amount of insulin injections per day • Any complication with Diabetes – GRADED <p>Complications are: Retinopathy, Neuropathy, Gout, Overweight, Amputation, Diabetic Shock, Hospitalizations, Heart problems create a decline</p> | <ul style="list-style-type: none"> • Paper App – All insured MUST complete Apptical call in-home/ on-webinar in person and submit application (866) 844-9276 dated same day • Apptical app to scan front and back of driver's license • Must answer 'NO' to medical questions 1-6 to be eligible for Plan Right • Basic coverage – Eligible if only 1 'YES' on questions 7-12 • Standard Coverage – Eligible if 'YES' answer on questions 13-15 • Preferred coverage – Eligible if ALL questions 1-15 are 'NO' • Medical Ref Guide and NO RISK assessment • Common Carrier and Family Health Rider at no additional cost. • No Diabetes with complications STD • OK for Sleep Apnea with Oxygen • AFIB and Arrhythmia – Accepted • Heart Stroke / Stroke 2 – STD • 3 yr Cancer look back • Bipolar – Preferred - no cap on med |
| <p>Beginning Commission Rate Client Age: 50-59 – 55% Client Age: 60-80 – 55% Client Age: 81-85 – 55%</p> | <p>Beginning Commission Rate: 60% 15-20-30 year: 60% 10 Year: 40%</p> | <p>Beginning Commission Rate Client Age: 50-80 – 60% Client Age: 80-85 – 30% Basic Coverage: 25%</p> |
| <p>Sales Support 1 (800) 231-0801</p> <p>PHI - Phone Health Interview 1 (800) 395-9179 www.americo.com</p> | <p>Sales Support 1 (800) 775-7896 www.mutualofomaha.com</p> | <p>Sales Support 1 (866) 466-7166</p> <p>Apptical 1 (866) 844-9276 www.foresters.com/en/for-agents</p> |