

Carrier Breakdown	Prosperity	American Amicable		Liberty Bankers	Trans America	Royal Neighbors	CVS
Carrier Started	1939			1958	1858	1895	1963
AM Best Rating	A-	A		B	A+	A	A
E & O Required	Yes	No		No	No	No	No
POS Call / Accept / Denied	Yes	Yes		Yes	No	Yes	-----
Paperless Phone Application	Yes	No		Yes	No	Yes	-----
e-Application	Yes	Yes		Yes	Yes	Yes	Yes
e-app w/ Instant Approval	Yes	Yes		Yes	No	Yes	Yes
Social Security Billing		Yes		Yes	Yes	Yes	Yes
Draft 1st Premium	Yes	Yes		Yes	Yes	Yes	Yes
Draft Dates / 2W, 3W, 4W	No	Yes		Yes	Yes	Yes	Yes
Soc Sec Direct Express Card	Yes	Yes		No	Yes *2	No	No
MasterCard / VISA	No	No		No	No	No	No
Monthly Direct Billing	No	Yes		No	No	No	No
Issue Ages	50 - 80	50 – 85*		50 - 80	0 - 85	50 - 85	40 - 89
Under Ages 49 Available	No	Yes		Yes*3		Yes*3	
Minimum / Maximum \$ Face	1.5k-35k	2.5k – 35K		3k -40k*	1k - 50k*	5k - 25k*	2K-50
Graded Year 1 / Year 2 /100%	30%/70%	30%/70%		No	10%/10%	30%/70%	-----
Modified / % / Years	10%/231%	10% / 3		10% / 3	No	No	10% / 2
Guarantee Issue / Years	No	No		No	No	No	No
Term	Tes	Yes		No	Yes*3	Yes*3	No
UL	No	Yes		No	Yes*3	No	No
GUL	No	No		No	No	No	No
10 Pay	No	No		Yes*3	Yes	No	No
20 Pay	No	No		Yes*3	No	Yes*3	No
Paid-Up at Age 65	No	No		No	No	Yes*3	No
Paid-Up at Age 70	No	No		Yes*3	No	No	No
Height / Weight Chart	Yes	Yes		Yes	Yes	No	No
Free Benefit Health Card	No	No		No	No	Yes	No
Rider's							
Children	No	Yes		Yes	Yes	No	Yes
Grand Children	No	Yes		Yes	Yes	No	Yes
Grand / Great Grandchild	No	Yes		Yes	No	No	-----
Accidental Death (ADD)	Yes	Yes		Yes	Yes	No	Yes
Common Carrier	No	No		No	No	No	No
* Varies by Product	Prosperity	Am Am		Liberty Bankers	Trans America	Royal Neighbors	CVS

*0 = Varies N/S – Smoker *2 = Pays “as earned”

*3 = Separate application

Carrier Breakdown 04.04.2023 #5

*6 Not a true guarantee read above agent reports signature page

Carrier Breakdown			United Home Life*6	Mutual of Omaha	LifeShield
Carrier Started			1937	1909	1982
AM Best Rating			A-	A	B++
E & O Required			No	No, Yes (UL)	Yes
PHI Call / Accept / Denied			Yes	Yes	No
Paperless Phone Application			No	No	No
e-Application			Yes	Yes	No
Social Security Billing			No	No	No
e-app w/ Instant Approval			No	Yes	No
Draft 1st Premium			Yes	Yes	Yes
Draft Dates / 2W, 3W, 4W			No	Yes	No
Soc Sec Direct Express Card			No	No	No
MasterCard / VISA			No	No	No
Monthly Direct Billing			Yes	No	Yes
Issue Ages			20 -80*	45 – 85	45 – 85
Under Ages 49 Available			Yes	Yes*3	Yes
Minimum / Maximum \$ Face			5 - 100k *	2K – 40k	3.5k– 30k
Graded Year 1 / Year 2 /100%			12%/24%	ROP+ 10%	ROP+10%
Modified / % / Years			No	No	No
Guarantee Issue / Years			45-75 / 2	No	No
Term			Yes*3	Yes*3	No
UL			No	Yes*3	No
GUL			No	Yes*3	No
10 Pay			No	No	No
20 Pay			No	No	No
Paid-Up at Age 65			No	No	No
Paid-Up at Age 70			No	No	No
Height / Weight Chart			Yes	Yes	Yes
Free Benefit Health Card			No	No	No
Rider's					
Children			Yes	No	No
Grand Children			Yes*3	No	No
Grand / Great Grandchild			Yes*3	No	No
Accidental Death (ADD)			Yes	Yes	No
Common Carrier			No	No	No
* Varies by Product			United Home Life*6	Mutual of Omaha	Lifeshield

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Carrier Breakdown	AIG	Gerber	Great Western	Protection Plus
Carrier Started	1919	1967	1983	1982
AM Best Rating	A	A	A-	B++
E & O Required	Yes	Yes	No	No
POS Call / Accept / Denied	No	No	No	No
Paperless Phone Application	No	No	No	No
e-Application	Yes	Yes	Yes	Yes
Draft 1 st Premium	Yes	Yes	Yes	No
Checking / Savings Accounts	Yes	Yes	Yes	No
Draft Dates / 2W, 3W, 4W	Yes	No	Yes	No
Soc Sec Direct Express Card	Yes	Yes	Yes	Yes
MasterCard / VISA	Yes	Yes	Yes	Yes
Debit Card / M/C & VISA ONLY	No	No	No	Yes
Monthly Direct Billing	No	Yes	No	No
Issue Ages	50 – 80	50 – 80	40 - 80	18 – 75
Minimum / Maximum \$ Face	5k – 25K	5k – 25k	1k - 40k	10k, 20k, 30k 40k & 50K
Waiting Period / Year 1	10% ROP	10% ROP	10% ROP	10% ROP
Waiting Period / Year 2	10% ROP	10% ROP	10% ROP	20% of Face
Accidental Coverage Day 1	Yes	Yes	Yes	Yes
10 Pay	No	No	No	No
20 Pay	No	No	No	No
Paid-Up at Age 65	No	No	No	No
Paid-Up at Age 70	No	No	No	No
Height / Weight Chart	No	No	No	No
Free Benefit Health Card	No	No	No	Yes
Rider's				
Children	No	No	Yes	No
Grand Children	No	No	Yes	No
Great Grandchildren	No	No	No	No
* Varies by Product	AIG	Gerber	Great Western	Protection Plus

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