

PINNACLE FINANCIAL SERVICES

FINAL EXPENSE PRODUCTS

LEVEL & GRADED/MODIFIED DEATH BENEFITS

MUTUAL OF OMAHA – Living Promise

- No point of sale phone interview required
- Legacy Safeguard
- Level Pay and Graded Benefit plans available
- Ages 45-80 for Level, 45-80 for Graded
- Face Amounts: \$2,000 - \$40,000 (Level), \$2,000 - \$20,000 (Graded)
- 115% Commissions with Advancing**
- E-App available

TRANSAMERICA – Immediate Solution

- Immediate full death benefits for several major health conditions
- Ages 0-85
- Same Commission for all ages 0-85 - 115%**
- Simplified Issue Underwriting and Jet Issue
- \$1,000 - \$50,000 Coverage Amounts
- No height/weight chart for 45-85
- Friendly on COPD, diabetes

AMERICO -Ultra Protector (Paper App) & Eagle Series (eApp/Telephone Sales)

- Ages 50-85
- \$2,000 - \$30,000
- Commissions paid daily – advances 9 months
- Unique smoker classification – Pipe & Cigar users qualify as non-smokers
- Friendly on diabetics – doesn't ask about insulin
- No required point of sale interview
- Ultra Protector (Paper App) – 115% Commissions**
- Eagles Series (eApp) – 125% Commissions**

UNITED HOME LIFE – Express Issue Whole Life

- First Day Coverage
- Up to \$100,000 in coverage
- 105% Commissions**
- Guaranteed level premiums
- Simple yes/no application
- NO medical exams or bodily fluids testing
- Friendly on diabetics, COPD, mental illness

CIGNA Loyal Final Expense:

- Non-medical easy issue with 72 hour turnaround
- No paramed, no APS
- \$2,000 - \$25,000 Face Amounts
- 110% Commission with advancing available**
- E-App available
- Phone sales available
- Household rate discount

GUARANTEED ISSUE

AIG Guaranteed Issue

- \$5,000 - \$25,000 Face Amounts
- Ages 50 – 85
- Absolutely no health questions/No underwriting
- 80% Commissions (w/ advancing available)**
- eApp and Paper Applications available
- Living Benefits Included at NO Cost - Terminal Illness Rider & Critical Illness Rider
- Product Builds Guaranteed Cash Value
- Multiple payment options (ACH, social security debit card, and credit card) for initial and recurring payments

GREAT WESTERN

- Completely Guaranteed Issue
- Ages 40-80
- 2 Products on 1 Application:
 - Immediate Benefit Plan – Assurance Plus – 100% Commission**
 - Guaranteed Issue Plan – Guaranteed Assurance – 60% Commission**
- \$1,000 - \$40,000 of Death Benefit available for both plans
- Only 3 health questions for Immediate Benefit/No health questions for Guaranteed Issue
- Clients may also qualify for day-one coverage with 125% increased death benefit+
- Spousal Bonus Rider built in free of charge to help the surviving spouse in a time of need^
- Accelerated Death Benefit Rider may be available at no additional charge
- Dependent Child and/or Grandchild Rider is also available
- Coverage builds cash value over time that is tax deferred and can be borrowed against

GERBER LIFE

- Ages 50-80
- \$5,000 - \$25,000
- Guaranteed Issue – no health questions
 - Graded for 2 years
 - Return of Premium plus 10%
- Cheapest Guaranteed Issue on the market
- Pays 60% Commissions – no advancing – no renewals**