

FAMILY FIRST LIFE PRODUCT CHEAT SHEET

MORTGAGE PROTECTION / TERM

MORT. PAYMENT PROTECTION / WHOLE LIFE

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HMS 125 or Payment Protector

30, 25, 20, and 15-year
Guaranteed Level Premium
(Pay Protector Is a decreasing premium)
Cash Back (CBO) 30, 25, 20, 15 year
(Check All States)
Minimum Issue Age 20
Maximum Issue Age
30 Years: 60
25 Years: 65
20 Years: 70
15 Years: 75
In Home Online Approval

\$25k - \$250k no medical
\$251k - \$400k mouth swab
(Pay Protector \$25k - \$400k no medical)
Very healthy
No more than 2-3 medications.
No heart issues - stents - bypass - angiogram—heart failure—No organ issues - kidney - liver - brain
No cancer—No narcotic pain meds No Severe Depression
One Oral Med & Insulin Diabetes

Eagle Premiere

\$2k - \$30k no medical
Ages 50-85
#1 Whole Life Carrier
All Smokers (3 Year NS Rate)
Double Accidental Death
Triple Common Carrier Death
Living Death Benefit Rider included

NO

Alzheimer's - HIV - COPD - Liver Failure - Kidney Failure
Ok 1 year out on heart/stroke
Ok 1 year drug/alcohol abuse
Ok 2 years Cancer
Ok 2 year hepatitis
Ok Multiple Sclerosis, Parkinson, Lupus, Rheumatoid Arthritis
Ok Diabetes Insulin Dependent
Can't have any other complications combined with these diseases
Ok Bi Polar and Severe Depression
1-2 narcotic pain Med Refills

Eagle Premiere Guaranteed

\$2k - \$10k no questions
3 year waiting period
Accidental during graded period

In Home Online Approval

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HOME PROTECTOR

30, 25, 20, 15
Guaranteed Level Premium
Minimum Age: 20 unisex prices
Non-Tobacco Tobacco
15 Year 65 65
20 Year 60 65
25 Year 55 60
30 Year 50 50
Return of Premium
20, 25, & 30 years only
20 Year ROP 60 60
25 year ROP 55 55
30 Year ROP 50 50
In Home Online Approval
Must have mortgage
Pain Meds ok
Drug - DUI - Felony 5 years

\$25k - \$300k
Kind of Healthy
No heart issues - stents - bypass - angiogram-heart failure
No organ issues - kidney - liver - No HIV - Mild retardation ok
Mild rheumatoid arthritis ok
Diabetes Oral meds after age 35
HBP max of 2meds
Depression Mild ok no Bi Polar
Cancer after 7 years
Mild Stroke - TIA 6 months no meds

Family Choice ages 0-49

Immediate
Ages 0-49 \$2-35k
UN-Healthy
(Coverage Starts Right Away)
Must answer "NO" to sections 1&2
5yr cancer, insulin after 21,
HBP after age 30, 2 yr felony

Senior Choice ages 50-85

Online approved in home
Immediate
Ages 50-75 \$2k-\$35k Ok Healthy
Ages 76-85 \$2k-\$20k Ok Healthy
(Coverage Starts Right Away)
Must answer "NO" to sections 1,2,3 of contract

Graded

Ages 50-80 \$2-20k
Payout—Year 1 30% - Year 2 70%
Fair Healthy Must answer "no" section 1 & 2
Answer "Yes" in section 3

ROP

ROP
Ages 0-49
\$2-20k Very sick
Must answer "NO" section 1
Answer "Yes" in section 2
Closest thing to guaranteed issue

Very sick/try here before AIG
2 year waiting period plus 10%

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MORT PAYMENT PROTECTION / WHOLE LIFE

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Term Life Express

\$25k - \$300k

Healthy

No heart issues -stents - by-pass

angiogram-heart failure No organ issues

- kidney - liver - brain - No cancer

No HIV—No rheumatoid arthritis

Diabetes type 2 Diabetes

Insulin/Oral after age 50

HBP max of 3 meds

30, 20, 15 and 10-year

Guaranteed Level Premium

Minimum Age: 18

Non-Tobacco Tobacco

10 Year 65 65

15 Year 65 65

20 Year 60 60

30 Year 50 50

Return of Premium

30 years only

30 Year ROP 50 40

Living Promise

Phone Interview Approved in home (855)464-9577

Immediate

Ages 45-85

\$2-40k

Ok Healthy (Coverage Starts Right Away)

Must answer "NO" to sections 1&2 of contract

Graded

Ages 45-80

\$2-20k -

Fair Healthy Must answer

"NO" section 1 and "YES" section 2

2 year waiting period to get full death benefit,

Return of premium plus 10% in these 2 years DECLINED -

Answer "Yes" in section 1

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AGES 50-80

LEVEL

\$1.5k - \$35k

NO medical

healthy answer no to all very basic health

questions Part A-B-C

You may add accidental death to policy for same exact amount as death benefit

In Home Online Approval

AGES 50-85

GRADED

\$1.5k - \$35k

NO Medical

Yes answer to part B

Limited death benefit for non-accidental death in the first two policy years. Limited benefit equals a percentage of the face amount(30% Year 1, 70% Year 2). Full death benefit for accidental death, all years.

AGES 50-80

MODIFIED

\$1.5k - \$35k

NO Medical UNHEALTHY

Answer yes to Part B-C

During the first year of coverage, the death benefit is equal to 110% of the annual premium During the second year of coverage, the death benefit is equal to 231% of the annual premium (excluding the policy fee). After the second year of coverage, the death benefit is equal to the face amount of the policy. Full death benefit for accidental death, all years.

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GUARANTEED ISSUE

/ 0 HEALTH QUESTIONS

2YEAR WAITING PERIOD -

RETURN OF PREMIUM PLUS 10% DURING THAT 2 YEARS AGES 50-85 \$5K-\$25K