

Life Product Portfolio Features For Cenco's Brokerage Partners

Revised 1/29/2018

AIG Partners Group

Quality of Life...Insurance (QoL) - Living Benefits on all products

QoL Flex Term	10, 15-35 Guaranteed Level Term Accelerated Benefit Riders: Chronic, Critical and Terminal
QoL Value+ Protector	Individual Indexed Universal Life Guarantees up to age 100 Indexed to S&P 500, ML Strategic Balanced Index Protected Premium Rider - can withdraw funds above the target premium in years 2 to 5 with no surrender charge penalties Select Income Rider - ability to convert a lump sum death benefit to a predetermined guaranteed set of annual payments Accelerated Benefit Riders: Chronic, Critical and Terminal
QoL Guarantee Plus II	Individual Universal Life Guaranteed death benefit Single or limited pay scenarios Accelerated Access Solution Rider (AAS) for chronic illness CustomerChoice Lifestyle Income Solution Rider (LIS) Enhanced Surrender Value Rider (ROP - 50% in year 20 and 100% in year 25)
QoL Max Accumulator+	Individual Indexed Universal Life Designed for cash accumulation and income Indexed to S&P 500, ML Strategic Balanced Index Accelerated Access Solution Rider for chronic illness Income for Life Rider with optional cost of living adjustments

American General

EFT allowed on any payment mode (annual, semi-annual, etc.)

Foreign travel opportunities

Credit card payments for initial term premium

Cigar smokers (12 per year) may qualify for non-tobacco rates with HOS negative for nicotine

Automatic Standard Class through Table 2 through age 70

AG Ultra One

One Year Level Term

AG Select-a-Term

Guaranteed Level Term - 10, 15-30, 35 year periods

Non-med band - \$50K - \$99,999

Convertible to fixed or variable life

Secure Lifetime GUL 3

Individual Universal Life

Dial-a-guarantee with guaranteed cash values

Unisex rates

Enhanced Surrender Value Rider (ROP feature)

Maturity age 121

Standard classes include up to Table 2 through issue age 70

2 year rolling target

Accelerated Access Solution Rider for chronic illness

Lifestyle Income Solution Rider for supplemental income

Value+ Protector IUL

Indexed Individual Universal Life

Guarantees to age 121

Indexed to S&P 500, ML Strategic Balanced Index

Accelerated Access Solution Rider for chronic illness

Unique Cash Access features

Lifestyle Income Solution can accelerate death benefit for income

Max Accumulator+ IUL

Individual Indexed Universal Life

Designed for cash accumulation and income

Indexed to S&P 500, ML Strategic Balanced Index

Accelerated Access Solution Rider for chronic illness

Income for Life Rider with optional cost of living adjustments

AG Secure Survivor GUL II

Survivorship Universal Life

Dial-a-guarantee with guaranteed cash values

Unisex rates

Enhanced Surrender Value Rider allows for ROP at end of 15th year

Issue to age 90

2 year rolling target

Elite Transition UL

Individual Universal Life

Conversions only in the first five years

AG Extend IUL

Individual Indexed Universal Life

Conversions only after 5th term policy year

American Elite Whole Life

Individual Interest Sensitive Whole Life

Available for conversions only

American National

Age last birthday (some products)

Table 4 to Standard Table Shave available on Signature GUL

Express Plus Accelerated Underwriting available up to \$1 million

Underwriting Express available for ages 0-65, Up to \$250K for all products

Strong in annuities, experts in 412i market

ANICO Signature Term

ART, 10, 15, 20, 30 Guaranteed Level Term
Express underwriting up to \$250K
Accelerated Benefit Riders: Terminal, Chronic and Critical
ART convertible to 20 and 30 year term

ANICO Signature Term SI

10,20,30 Simplified Issue Guaranteed Level Term
\$250,000 maximum face amount

Signature GUL

Individual Universal Life
Lifetime guaranteed death benefits ages 95-121
Cash-Out Rider allows ROP in years 15, 20, 25
Accelerated Benefit Riders: Terminal, Chronic and Critical

ANICO Executive UL

Individual Universal Life
Cash accumulation
Guaranteed death benefit via Coverage Continuation Rider
Accelerated Benefit Riders: Terminal, Chronic and Critical
Signature Term Riders for 10, 15, 20 years allows for blending, coverage for insured, spouse, adult family members, business associates, multiple term riders permitted

Signature IUL

Indexed Individual Universal Life
Multiple index options with S&P 500
Option 3
2 year rolling target
Accelerated Benefit Riders: Terminal, Chronic and Critical
Signature Term Riders for 10, 15, 20 years allows for blending, coverage for insured, spouse, adult family members, business associates, multiple term riders permitted

Signature Plus IUL

Indexed Individual Universal Life
Designed for income and death benefit
Multiple index options with S&P 500
ABRs for terminal, chronic and critical illnesses
Signature Term Riders for 10, 15, 20 years, allows for blending, coverage for insured, spouse, adult family members, business associates; multiple term riders permitted

Signature Whole Life

Individual Whole Life (participating)
Age nearest birthday
Accelerated Benefit Riders: Terminal, Chronic and Critical
Signature Term Rider
Guaranteed Insurance Option Rider

Ameritas (a mutual company)

Jet issue underwriting required on all single life permanent products ages 18-45, \$100K - \$200K

Value Plus Term	10,15,20,30 Guaranteed Level Term Conversion credit Convertible to any permanent product up to age 75
Focus 10 Term	10 Year Guaranteed Level Term for groups as small as 5 lives
Excel Essential UL	Individual Universal Life Current assumption with built-in 15 year death benefit guarantee Care4Life Rider for Terminal, Chronic, Critical Illness Scheduled Increase Rider allows for yearly DB increases up to age 65
Excel LifeValue UL	Individual Universal Life Focus on cash accumulation with built-in 10 year death benefit guarantee Supplemental Coverage Rider for blended coverage Scheduled Increase Rider allows for yearly DB increases up to age 65
Excel LifeValue SUL	Survivorship Universal Life Built-in 10 year death benefit guarantee
Excel Index UL	Indexed Individual Universal Life Indexed to S&P 500 with capped and uncapped options Care4Life Rider for Terminal, Chronic, Critical Illness Supplemental Coverage Rider for blended coverage Scheduled Increase Rider allows for yearly DB increases up to age 65
Excel Plus Index UL	Indexed Individual Universal Life Indexed to S&P 500 with capped and uncapped options Focus on cash accumulation with variable loans available Care4Life Rider for Terminal, Chronic, Critical Illness Supplemental Coverage Rider for blended coverage Scheduled Increase Rider allows for yearly DB increases up to age 65
Growth Whole Life	Individual Whole Life (Participating) Designed for long term cash accumulation Lifetime and 10 Pay options available Care4Life Rider for Terminal, Chronic, Critical Illness Level Term Rider available for 10, 15, 20 or 30 years
Value Plus Whole Life	Individual Whole Life (Participating) Designed for low premiums and long term cash accumulation Care4Life Rider for Terminal, Chronic, Critical Illness Level Term Rider available for 10, 15, 20 and 30 years
Keystone Whole Life	Individual Whole Life (Participating) Age Nearest Birthday Protection based with low premiums Care4Life Rider for Terminal, Chronic, Critical Illness Low face band of \$10K - \$24,999 available with simplified underwriting
Keystone Foundation Whole Life	Individual Whole Life (Participating) Age Nearest Birthday Designed for high cash accumulation in early years Care4Life Rider for Terminal, Chronic, Critical Illness Level Pay to 65 or Level 20 Pay plan designs available

Assurity Life (a mutual company)

Age last birthday (except LifeScape WL)

Premiums can be paid by credit card, bank draft

Term Life	10,15,20,30 Guaranteed Level Term Endowment Benefit Rider (ROP) Critical Illness Benefit Rider Monthly DI Rider
LifeScape Acci-Flex	Level Benefit Term Life Accidental death benefit only Benefit amounts of \$50K - \$250K Guaranteed renewable to age 75 Producers must have health insurance license to sell
LifeScape Premier UL	Individual Universal Life Cash accumulation with maturity at age 121 Lapse protection guarantee for 5 years Term Life Rider for term blending Accelerated DB w/Terminal Illness option or LTC/Home Health Care option Guideline Premium Test
LifeScape Joint Whole Life	First-To-Die Joint Whole Life (participating) Joint Level Term Rider - up to 10x's base benefit
LifeScape Whole Life	Individual Whole Life (participating) Age nearest birthday Critical Illness Rider on base insured or other insured DI Rider Alternate death benefit payment options available
LifeScape Simplified Whole Life	3 Options:
Level Whole Life	Individual Whole Life (non-participating) Limited yes/no health questions Guaranteed level premiums Liberal height and weight chart Issue ages 0-80 Simplified underwriting - application and PHI
Graded Whole Life	Reduced death benefit for first two years, 40% of face amount the first year and 75% of face amount the second year Issue ages 40-80
Modified Whole Life	Reduced death benefit for first two years, 110% of annual premium in the first year and 220% of annual premium in the second year Issue ages 40-80
LifeScape Single Premium Whole Life	Individual Whole Life (non participating) Useful for final expense Accelerated DB with Terminal Illness option or LTC/Home Health Care option Creates a MEC

Global Atlantic (Formerly Accordia)

Wellness for Life rider offers potential for reduced COI's beginning in the third policy year based on maintaining a healthy lifestyle

External Term Conversion program

First to Die Rider on Survivorship

Fast Lane Accelerated Underwriting available on single life policies to age 60, up to \$1Mil (max amount varies by age)

Accordia Life Term

ART, 10, 20, 30 Guaranteed Level Term
Conversion credits

Lifetime Assure UL

Individual Universal Life
Focused on low-cost death benefit protection
Guarantees up to 30 years (scales by issue age)
Primary insured rider for blending
Lifetime rolling targets
Wellness for Life rider
Accelerated Access Rider for chronic illness

Lifetime Foundation IUL

Indexed Individual Universal Life
Focused on death benefit protection
Guarantees tied to minimum premium requirements and CV
Indexed to S&P 500, Hang Seng
Accelerated Access Rider for chronic illness
Wellness For Life rider
Lifetime rolling targets

Lifetime Builder IUL Elite

Indexed Individual Universal Life
Focused on cash accumulation
Linked Loans - controls volatility in loans credits/charges
Indexed to S&P 500, Hang Seng
Accelerated Access Rider for chronic illness
Wellness for Life rider
Lifetime rolling targets

Lifetime Provider IUL

Indexed Individual Universal Life
Focused on low-cost death benefit protection
Indexed to S&P 500, Hang Seng
Accelerated Access Rider for chronic illness
Wellness for Life rider

Survivorship Builder IUL

Indexed Survivorship Universal Life
Indexed to S&P 500, Hang Seng
First to Die Rider
Accelerated Access Rider for chronic illness (available after 1 insured has passed away)
Rolling target
One application

Benefit Builder IUL

Indexed Individual Universal Life
Use for COLI business
Indexed to S&P 500, Hang Seng
Wellness for Life Rider

Guardian Life (a mutual company)

Terminal, Chronic Illness and LTC Riders available on certain products

Term Rider for term blending; recommend not doing more than 50/50 term blend unless doing a term alternative

Term blend conversions allowed in initial 10 years

Direct Recognition loans

"Take Advantage With Rapid App" program allows for additional insurance for clients who are Standard or better, purchased from any of over 90 companies in previous 4 years; can get up to 2x's coverage with a max of \$3 Mil death benefit

Guaranteed Level Term Gold	10, 15, 20, 30 Year Guaranteed Level Term Waiver Plus Rider when used with Extended Conversion Rider can allow for conversion to L121 with premiums waived
Current Assumption UL	Individual Universal Life Secondary Guarantee Rider provides guarantees up to age 90 Cash Value Enhancement Rider Enhanced Accelerated Benefit Rider for chronic illness coverage
Life Paid Up at 65 (WL)	Individual Whole Life to age 65 (Participating) High early cash values Premium Offset option available Index Participation Feature
Life Paid Up at 95 (WL)	Individual Whole Life to age 95 (Participating) Guaranteed death benefit to age 121 if premiums paid to age 95 First year cash values Long Term Care Rider Premium Offset option available Index Participation Feature
Life Paid Up at 99 (WL)	Individual Whole Life to age 99 (Participating) Guaranteed death benefit to age 121 if premiums paid to age 99 Long Term Care Rider Premium Offset option available Index Participation Feature
Life Paid Up at 121 (WL)	Individual Whole Life to age 121 (Participating) Guaranteed death benefit to age 121 if premiums paid to age 121 Long Term Care Rider Premium Offset option available Issue to age 90 Index Participation Feature
10 Pay Whole Life	Individual Whole Life (Participating) High IRR on cash values, high early dividends Loans are permitted when there is sufficient cash value in the first year Premium Offset option available Index Participation Feature
20 Pay Whole Life	Individual Whole Life (Participating) High early cash values Premium Offset option available Index Participation Feature

Achiever Gold Whole Life

Individual Whole Life (participating)
Targeted to high net worth individuals and business owners/executives
Guaranteed high early (first year) cash values

EstateGuard Whole Life (Second to Die)

Survivorship Whole Life (participating)
Guaranteed cash values and dividends increase at the first death when funds may be needed
Chronic Illness Rider available for both insureds if both are chronically and/or terminally ill
Issue to age 90
Premium Offset option available

EstateGuard SUL (Second to Die)

Survivorship Universal Life
Cash value growth potential without secondary guarantees

Legal & General (Banner)

Term Riders available

Jumbo Limit to \$65 million, ages 20-75

Underwriting credits automatically applied to improve one underwriting risk class

OPTerm

10, 15, 20, 25, 30 Guaranteed Level Term.
Table ratings based on standard plus classes.

Life Step UL

Individual Universal Life
Conversion-only product for policies 5 years and older
Lifetime guarantees
Dial-a-guarantee
6 underwriting classes

Life of the Southwest/National Life

Group (a mutual company)

Strong living needs riders

TermOut - external term conversion program

Jumpln - additional permanent insurance program

Lifetime Income Benefit Rider provides income for life

No Fluid Underwriting available up to \$249,999 and age 65 on Term, FlexLife II IUL, ProtectorLife UL, Foundation UL

LSW Guaranteed Level Term

10, 15, 20, 30 Guaranteed Level Term

Accelerated Benefit Rider for Terminal/Chronic/Critical Illness

LSW Foundation UL

Individual Universal Life

Low cost death benefit

Age last birthday

Minimum face amount \$25K

Accelerated Benefit Rider for Terminal/Chronic/Critical Illness

Unemployment Rider

LSW IncomeBuilder UL

Individual Universal Life

Cash value growth and income potential

DI Rider (2 years or 5 years)

Accelerated Benefit Rider for Terminal/Chronic/Critical Illness

Unemployment Rider

LSW FlexLife II IUL

Individual Indexed Universal Life

Best when overfunded and for income potential

EZ Underwriting Program ages 18-60 up to \$1Mil, all rates and without

exam or fluids, ages 61-65 up to \$250K

DB Protection Rider guarantees up to 30 years

Accelerated Benefit Rider for Terminal/Chronic/Critical Illness

Balance Sheet Benefit Rider

Lifetime Income Benefit Rider

Benefit Distribution Option Rider

Charitable Matching Gift Death Benefit Rider

LSW SecurePlus Provider IUL

Individual Indexed Universal Life

Age last birthday

Lifetime rolling targets

DI Riders (2 years or 5 years)

Accelerated Benefit Rider for Terminal/Chronic/Critical Illness

Unemployment Rider

LifeCycle Solution SIUL

Survivorship Indexed Universal Life

Survivor Protector Benefit Rider - first-to-die rider

Indexed to S&P 500

Lifetime Income Benefit Rider

Balance Sheet Benefit Rider

LSW ProtectorLife WL

Individual Whole Life

Automatic Conversion Rider for blending coverage

Accelerated Benefit Rider for Terminal/Chronic/Critical Illness

Lincoln Life

Table 3 to Standard - Table Shave Program for permanent - Available to both lives

Alternate tobacco qualifies for Standard Nonsmoker

Two single life term policies can convert to one survivorship policy

(\$100K of convertible term on each insured is required to convert to \$100K of survivorship)

Flat extras may be converted to table ratings

EFT allowed for annual premium payments on term and UL policies

LincXpress - Teleapp submission process and opportunity for lab-free underwriting

Lincoln LifeElements	10, 15, 20, 30 Guaranteed Level Term
Lincoln TermAccel	15, 20, 30 Guaranteed Level Term, up to \$500K and age 50 e-App only, available through InsureNow Best class available (intended for healthy individuals)
LifeGuarantee UL (2013)	Individual Universal Life Premiums payable to age 121 LifeEnhance ABR for chronic illness Catch-up available 5 year rolling target
LifeGuarantee SUL (2013)	Survivorship Universal Life Guarantees to age 121 and beyond Issue to age 90 (both lives) Catch-up available
LifeCurrent UL	Individual Universal Life Current interest-based cash value accumulation Option 3 Guarantee available for lesser of 20 years or age 90
LifeReserve UL	Individual Universal Life 9 year surrender charge 5 year rolling target Option 3
Lincoln Conversion UL	Individual Universal Life Current assumption-based conversion only product
LifeReserve IUL Accumulator (2014)	Individual Indexed Universal Life 9 year surrender charge 5 year rolling target Best for max funding, minimum non-MEC, GPT, using loans and not withdrawals Supplemental Term Rider for term blending LifeEnhance ABR for chronic illness
WealthAdvantage IUL	Individual Indexed Universal Life Guaranteed Persistency Bonus years 16+ Guaranteed Cap Reduction Protection if Capped Account Cap reduced to 6% or lower 5-year rolling target Charge structure differs between DBO1 (endow sales) and DBO2 (income sales) Supplemental Term Rider for term blending

Lincoln WealthPreserve Survivorship IUL

Survivorship IUL

Three 1 year point-to-point index options: high participation account, capped account, uncapped account

Automatic monthly allocations to maximize new indexed segments

Participating loans with guaranteed loan charged rates

LifeEnhance ABR for chronic illness (available for both insureds)

Lincoln MoneyGuard II

Individual universal life insurance with riders providing reimbursement for qualified LTC expenses in one policy.

2% guaranteed interest rate

Flexible payment options 1 through 10 years

Issue ages 40-79

Return of premium (basic and vested)

National Life Insurance Company/National Life Group (a mutual company)

No Fluid Underwriting available up to \$249,999 and age 65 on Term, FlexLife II IUL, AssurePlus Protector

Strong living needs riders.

Lifetime Income Benefit Rider provides income for life

Limit of \$2Mil on dump-in's

TimeOut - external term conversion program

Jumpln - additional permanent insurance program

NL Guaranteed Level Term

10, 15, 20 Guaranteed Level Term
Accelerated Benefit Rider for Terminal/Chronic Illness

NL AssurePlus Protector

Individual Universal Life
Low cost death benefit
Accelerated Benefit Rider for Terminal/Chronic/Critical Illness

NL FlexLife II IUL

Individual Indexed Universal Life
Best when overfunded and for income potential
DB Protection Rider guarantees up to 30 years
Accelerated Benefit Rider for Terminal/Chronic/Critical Illness
Balance Sheet Benefit Rider
Lifetime Income Benefit Rider
Benefit Distribution Option Rider
Charitable Matching Gift Death Benefit Rider

LifeCycle Solution SIUL

Survivorship Indexed Universal Life
Survivor Protector Benefit Rider - 1st to die rider
Indexed to S&P 500
Lifetime Income Benefit Rider
Balance Sheet Benefit Rider

NL LifeBuilder Whole Life

Individual Whole Life
Flex Term for blending coverage
Nonsmoker rates available to tobacco users for the first 2 policy years
Accelerated Benefit Rider for Terminal/Chronic/Critical Illness
Combine with Term Rider as an alternate to ROP

NL LifeBuilder 1 Whole Life

Individual Single Premium Whole Life
Flex Term for blending coverage
Accelerated Benefit Rider for Terminal/Chronic/Critical Illness
Combine with Term Rider as an alternate to ROP

North American (privately held company under Sammons Financial Group)

Relaxed underwriting for seniors - allows higher reading for blood pressure, cholesterol, weight

Exchanges from GUL to Cash Accumulation products allowed without additional underwriting and with FYC

Credit card payments for all payment modes

Electronic commission transfer for agents and general agents

Additional Insurance Option allows for opportunities to purchase additional death benefit on future anniversaries

Temporary Insurance Agreement up to \$1,000,000

ADDvantage Term

10, 15, 20, 30 Guaranteed Level Term

Custom Guarantee (Gen 8)

Individual Universal Life
Dial-a-guarantee/Guarantees to age 120
Premiums paid to age 100
Guaranteed Exchange Privilege - can exchange policy for a cash accumulation UL
2 year rolling target
Accelerated DB for Terminal, Critical and Chronic Illness

Builder IUL

Indexed Individual Universal Life
2 year rolling target
Linked to S&P 500, DJIA or NASDAQ-100, EuroSTOXX 50, Russell 2000, S&P MidCap 400, Multi-Index
Variable loan rates capped at 6%
Daily sweeps to index selections
Accelerated DB for Terminal, Critical and Chronic Illness

Guarantee Builder IUL

Indexed Individual Universal Life
2 year rolling target
Minimum face amount \$25K
Premiums paid to age 100 guarantee to age 120
13 index options
Variable loan rates capped at 6%
Daily sweeps to index selections
Accelerated DB for Terminal, Critical and Chronic Illness

Rapid Builder IUL

Indexed Individual Universal Life
2 year rolling target
Designed to build early cash value
Linked to S&P 500, DJIA, NASDAQ-100, EuroSTOXX 50, Multi-Index
Variable loan rates capped at 6%
Daily sweeps to index selections

Survivorship GIUL

Indexed Survivorship UL
Daily averaging
Linked to multiple indices
Daily sweeps to index selections

Legacy Optimizer IUL

Single Premium Indexed Individual Universal Life
Accelerated Death Benefits for Chronic, Terminal Illness automatically included
Age Last Birthday
Return of Premium available starting in year 5
Simplified application process with quick decision possible

Protective

Income Provider Option allows for periodic death benefit payments at no additional cost

Guaranteed Insurability Rider (Variable Option) - Client may buy up to 5 times base coverage at certain option dates

(Survivorship Option) - Up to 10 times the base insured amount may be purchased at death of insured by "designated person"

Protective Classic Choice Term	10, 15, 20, 25, 30 Year Guaranteed Level Term
Protective Custom Choice UL	Individual Universal Life Available as 10, 15, 20, 30 year "term" and guarantees for lifetime Evidence-free exchange option for first 20 years up to age 70 to Advantage Choice UL
Protective Advantage Choice UL	Individual Universal Life Lifetime guarantees w/cash accumulation Best for guarantees to age 105-110 ExtendCare Rider for Chronic Illness 2 year rolling target Unlimited catch-up provision
Protective ProClassic II UL	Individual Universal Life 10-15 year lapse protection period Focus on low cost death benefit until age 121 ExtendCare Rider for chronic illness 2 year rolling target
Protective ProClassic UL	Individual Universal Life 10-15 year lapse protection period Focus on low cost death benefit until age 121 CVAT or GPT Conversions
Protective Indexed Choice UL	Individual Indexed Universal Life Lapse protection to age 121, most competitive to ages 90-105 Death benefit focus with cash accumulation potential ExtendCare Rider for Chronic Illness 2 year rolling target
Protective Survivorship Term	Joint and Survivorship Term 10,20, or 30 year full guarantee Convertible to SUL Standard non tobacco highest rating
Protective Survivor UL	Survivorship Universal Life Lifetime guarantees Minimum face \$250K Best for level pays to age 105-110
Non-Par WL	Non-participating whole life Available for conversions only

Transamerica

Policy fees waived for multiple term policies on the same insured

Advanced Premium Agreement (prepaid premiums) available on term products

Trendsetter Super Term	10, 15, 20, 25, 30, YRT Guaranteed Level Term Lowered rates waived policy fees for multiple policies on same insured Nonmed band for \$25K - \$99,999 Income Protection Option
Trendsetter LB (Living Benefits) Term	Guaranteed Level Term 10, 15, 20, 25, 30 year Age Last Birthday Nonmed band for \$25K - \$2,000,000 Built-in ADB for Terminal, Critical and Chronic Illness
TransAce CV 2013	Individual Universal Life Designed for conversions and juveniles Lifetime guarantees with cash accumulation MultiFlex Surrender Enhancement Endorsement
Financial Foundation IUL	Individual Indexed Universal Life Designed for cash accumulation and income distribution with available long-term guarantees Indexed to S&P 500 and Global Blend Index (S&P 500, EURO STOXX 50, HangSeng) LTC Rider or Chronic Illness Rider (discount method) available Income Protection Option
Conversion Whole Life	Simplified Issue Guaranteed Whole Life Used for term conversions Issue ages 0-80 Minimum face amount \$1K
Guaranteed Whole Life	Guaranteed Whole Life Low face amounts (\$50,001 - \$3,000,000)
Transamerica Solutions Final Expense	Guaranteed Whole Life Immediate Solutions: First day full coverage, age last birthday, Accelerated Death Benefit Rider due to terminal illness and with Nursing Home Benefit, issue ages 0-85 Child/Grandchild Rider Simplified issue, issue amounts \$1K - \$50K Easy Solutions: Graded death benefit or 2 years of premium, age last birthday, unismoke class, issue ages 18-80, Simplified issue, issue amounts \$1K - \$25K 10 Pay Solutions: Immediate Level Death Benefit - first day FULL coverage Level premiums for 10 years, issue ages 0-80, Simplified issue, issue amounts - \$1K - \$50K