

<b>FINAL EXPENSE MPP / SSP / PPP</b>	<b>AM - AM</b> <i>Senior / Family Choice Whole Life</i>	<b>AIG</b> <i>SIWL Whole Life</i>	<b>MOO</b> <i>Living Promise Whole Life</i>	<b>TLIC</b> <i>Immed/Easy Solutions Whole Life</i>	<b>AIG - GIWL</b> <i>Guaranteed Issue Whole Life</i>
<b>Premium Guarantee and Renewability</b>	Guaranteed fixed to Age <b>100</b> <i>Renewable without any evidence of insurability.</i>	Guaranteed fixed to Age <b>100</b> <i>Level to Ages 90-95 and then <b>Paid Up in Full</b></i>	Guaranteed fixed to Age <b>100</b> <i>Renewable without any evidence of insurability.</i>	Guaranteed fixed to Age <b>121</b> <i>Renewable without any evidence of insurability.</i>	Level into their late 80's and then <b>Paid Up in Full</b>
<b>Issue Ages</b> <i>(sweet spot of the bat is Ages 50-75)</i>	<b>0 - 85</b>	<b>50 - 80</b> <b>(50-70 Tobacco)</b> Legacy Max (Level)  <b>50 - 80</b> Legacy - Graded (ROP)	<b>45 - 85</b> Level  <b>45 - 80</b> Graded	<b>0 - 85</b> Immediate  <b>18 - 80</b> Graded (ROP)	<b>50 - 80</b>
<b>Coverage Amounts</b>	Ages 50-75 = \$2,500 - \$50,000 <b>Immediate</b>  Ages 76 - 85 = \$2,500 - \$25,000 <b>Immediate</b>  Ages 50 - 85 = \$2,500 - \$20,000 <b>Graded</b>  Ages 50 - 85 = \$2,500 - \$20,000 <b>ROP</b>	Ages 50-60 = \$5,000 - \$25,000 <b>Legacy Max (Level)</b>  Ages 61-70 = \$5,000 - \$30,000 <b>Legacy Max (Level)</b>  Ages 71-80 = \$5,000 - \$35,000 <b>Legacy Max (Level)</b>  Ages 50 - 85 = \$2,500 - \$20,000 <b>ROP</b>	Ages 45-85 = \$2,000 - \$40,000 <b>Immediate</b>  Ages 45-80 = \$2,000 - \$20,000 <b>Graded</b>	Ages 0-55 = \$1,000 - \$50,000 <b>Immediate</b>  Ages 56-65 = \$1,000 - \$40,000 <b>Immediate</b>  Ages 66-75 = \$1,000 - \$30,000 <b>Immediate</b>  Ages 76-85 = \$1,000 - \$25,000 <b>Immediate</b>  Ages 18-80 = \$1,000 - \$25,000 <b>Easy Solution (ROP)</b>  <i>Ages 50-75 in NY</i>	<b>\$5,000 - \$25,000 Guaranteed Issue</b>  <i>*Aggregate MAX \$25,000</i>

<b>FINAL EXPENSE</b> <b>MPP / SSP / PPP</b>	<b>AM - AM</b> <i>Senior / Family</i> <i>Choice</i> <i>Whole Life</i>	<b>AIG</b> <i>SIWL</i> <i>Whole Life</i>	<b>MOO</b> <i>Living Promise</i> <i>Whole Life</i>	<b>TLIC</b> <i>Immed/Easy Solutions</i> <i>Whole Life</i>	<b>AIG - GIWL</b> <i>Guaranteed Issue</i> <i>Whole Life</i>
<b>Billing Options &amp; Premium Modes</b>	<b>EFT Bank Draft Only</b> -- Monthly or Bi-Weekly!!  Direct Bill --- Annually, SA, Qrt, Mo	<b>EFT / SS Debit / Credit Cards</b> --- Monthly	<b>EFT Bank Draft Only</b> -- Monthly  Direct Bill --- Annually, SA, Qrt	<b>EFT / SS Debit / Credit Cards</b> --- Monthly  Direct Bill --- Annually, SA, Qrt	<b>EFT / SS Debit / Credit Cards</b> --- Monthly
<b>Underwriting Class/Options</b>	<b>Immediate</b> (Same as Level)  <b>Graded</b> ( 30% / 70% / 100% )  <b>ROP</b> (Return of Premiums Paid PLUS 10% Additional!!)	<b>Level</b> (Same as Immediate)  <b>Graded (ROP)</b> (Return of Premiums Paid PLUS 10% Additional!!)	<b>Level</b> (Same as Immediate)  <b>Graded</b> ( 30% / 70% / 100% )	<b>Preferred Immediate</b> (Same as Level)  <b>Standard Immediate</b> (Same as Level)  <b>Easy Solution</b> (Return of Premiums Paid PLUS 10% Additional!!)	<b>Graded</b> (Return of Premiums Paid PLUS 10% Additional!!)
<b>TEXT Signature (Option)</b>	<b>Yes</b>		<b>Yes</b>		
<b>VOICE Signature (Option)</b>	<b>Yes</b>				
<b>E-MAIL Signature (Option)</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>E-APP Signature (Option)</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>

<b>FINAL EXPENSE</b> <b>MPP / SSP / PPP</b>	<b>AM - AM</b> <u>Senior / Family</u> <u>Choice</u> Whole Life	<b>AIG</b> <u>SIWL</u> Whole Life	<b>MOO</b> <u>Living Promise</u> Whole Life	<b>TLIC</b> <u>Immed/Easy Solutions</u> Whole Life	<b>AIG - GIWL</b> <u>Guaranteed Issue</u> Whole Life
<b>Death Benefit Options</b>	<b>Immediate = 100%</b> Day 1 Year 1	<b>Level (Max) = 100%</b> Day 1 Year 1	<b>Level = 100%</b> Day 1 Year 1	<b>Preferred = 100%</b> Day 1 Year 1	<b>Years 1 - 2 = 110% of premiums paid</b>
	<b>Graded = 30%</b> Day 1 Year 1  <b>Graded = 70%</b> Day 1 Year 2  <b>Graded = 100%</b> Day 1 Year 3	<b>Graded (ROP)</b> = 110% of Premiums Paid Years One - Two	<b>Graded = 30%</b> Day 1 Year 1  <b>Graded = 70%</b> Day 1 Year 2  <b>Graded = 100%</b> Day 1 Year 3	<b>Standard = 100%</b> Day 1 Year 1	<b>Years 3+ = Full Face Amount</b>
	0 - 64 <b>ROP = 110%</b> of Premiums Paid Years One - Three  0 - 64 <b>ROP = 100%</b> of Face Amount Years 3+  0 - 64 <b>ROP = 100%</b> of Face Amount if Accidental  65 - 85 <b>ROP = 110%</b> of Premiums Paid Years 1 - 2  65 - 85 <b>ROP = 100%</b> of Face Amount Years 2+			<b>Graded = 30%</b> Day 1 Year 1  <b>Graded = 70%</b> Day 1 Year 2	<i>*In the event of Accidental Death = Full Face Amount</i>
				<b>Graded = 100%</b> Day 1 Year 3	<i>*In the event of suicide = Premiums refunded</i>

<b>FINAL EXPENSE</b> <b>MPP / SSP / PPP</b>	<b>AM - AM</b> <i>Senior / Family</i> <u>Choice</u> <i>Whole Life</i>	<b>AIG</b> <u>SIWL</u> <i>Whole Life</i>	<b>MOO</b> <u>Living Promise</u> <i>Whole Life</i>	<b>TLIC</b> <u>Immed/Easy Solutions</u> <i>Whole Life</i>	<b>AIG - GIWL</b> <u>Guaranteed Issue</u> <i>Whole Life</i>
<b>Living Benefits</b> <i>(included free)</i>	<p><b>Terminal Illness - Accelerated Death Benefit Rider</b></p> <ul style="list-style-type: none"> <li>◆ Up to 100% of Death Benefit with 12 month life expectancy or less <i>(24 months in some states)</i></li> </ul> <p><b>Confined Care - Accelerated Death Benefits Rider</b></p> <ul style="list-style-type: none"> <li>◆ If client becomes permanently confined to a Nursing Home at least 30 days after the policy is issued, you can receive a monthly benefit equal to 5.0% of the face amount of the policy</li> <li>◆ No additional up-front costs</li> </ul>	<p><b>Terminal Illness Accelerated Death Benefit Rider</b></p> <ul style="list-style-type: none"> <li>◆ Up to 98% of Death Benefit with 12 month life expectancy or less</li> </ul> <p><b>Nursing Home Confinement Accelerated Death Benefit Rider</b></p> <ul style="list-style-type: none"> <li>◆ Allows the owner a to receive the Accelerated Benefit is accessible when a licensed health care practitioner certifies that: the insured is chronically ill; Has been confined to an eligible nursing home for at least 90 consecutive days; Is <b>expected to remain confined for the remainder of life.</b></li> </ul>	<p><b>Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement</b></p> <ul style="list-style-type: none"> <li>◆ Allows the owner a one-time election to receive the Accelerated Benefit if the insured is either: (a) diagnosed as having a terminal illness that, with a reasonable degree of certainty, will result in the insured's death within 12 months or less from the date a physician signs the statement of proof of terminal illness, or (b) has been confined to a nursing home for 90 consecutive days or more and is expected to remain confined in a nursing home for the duration of the insured's life.</li> </ul>	<p><b>Accelerated Death Benefit Rider with Nursing Home Benefit (NHB)</b></p> <ul style="list-style-type: none"> <li>◆ The rider pays the face amount, less an interest discount, less any loans, less any administrative charge, less any premiums that would be due in the next year upon diagnosis of a qualifying event or confinement in a qualified nursing facility. Eligibility requirements apply. nursing home facility.</li> </ul>	<p><b>Terminal Illness Acceleration Benefit</b></p> <ul style="list-style-type: none"> <li>◆ Up to 50% of Death Benefit within 24 month life expectancy or less</li> <li>◆ No additional costs.</li> </ul> <p><b>Chronic Illness Acceleration Benefit</b></p> <ul style="list-style-type: none"> <li>◆ Returns 100% of premiums paid, up to 25% of Face Amount</li> <li>◆ No waiting Period</li> <li>◆ One-time lump sum payment when insured becomes chronically ill (unable to perform 2 of 6 ADLs)</li> <li>◆ No additional up-front costs</li> </ul>

<b>FINAL EXPENSE</b> <b>MPP / SSP / PPP</b>	<b>AM - AM</b> <i>Senior / Family</i> <u>Choice</u> <i>Whole Life</i>	<b>AIG</b> <u>SIWL</u> <i>Whole Life</i>	<b>MOO</b> <u>Living Promise</u> <i>Whole Life</i>	<b>TLIC</b> <u>Immed/Easy Solutions</u> <i>Whole Life</i>	<b>AIG - GIWL</b> <u>Guaranteed Issue</u> <i>Whole Life</i>
<b>Optional Riders for Purchase</b> <i>(some restrictions may apply)</i>	<b>Accidental Death Benefit Agreement (ADB)</b>  Issue Ages 0-80  <b>Nursing Home Waiver of Premium Rider</b>  <i>Children's Insurance Agreement Rider</i>  <i>Grandchild Rider</i>	<b>Accidental Death Benefit Rider (ADB)</b>  Issue Ages 50-75	<b>Accidental Death Benefit Rider</b>	<b>Accidental Death Benefit Rider (ADR)</b>  Issue Ages 18-70    Children's and Grandchildren's Benefit Rider	
<b>Loans on Cash Value</b>	Yes	Yes	Yes	Yes	Yes