

## FINAL EXPENSE CHEAT SHEET

	RATES	UW NICHES	ISSUE AGES	FACE AMOUNTS	E-APP	PAYMENT METHODS	VALUE PROPOSITION	UW REQ.	UW CLASSES	AGE NEAREST/CURRENT	QUOTING TOOL	SAVE AGE?
TRANSAMERICA	Top 15	45-85 app. Lenient to diabetics diagnosed after 18 with no other diabetes complications. Diabetes must be in control. Will take insulin.	0-44 & 45-85	0-55: \$1,000 - \$50,000 56-65: \$1,000 - \$40,000 66-75: \$1,000 - \$30,000 76-85: \$1,000 - \$25,000	✗	Direct express, SS billing, checking, savings. Direct bill for quarterly, semi-annual, or annual. 10 pay available.	Can add child/grandchild rider for \$2 per unit per child (up to 9 children total). Accelerated Death Benefit Rider and Accelerated Death Benefit Rider with Nursing Home Benefit included at no additional cost.	Build chart and medical condition chart for use on 0-44 app. No build chart on 45-85 app. Phone interviews selected at random. Simplified issue. MIB check.	Preferred / Standard, Tobacco / Non-tobacco, Graded	Current age	Transamerica Life Products Illustration System (desktop), Transware for Term and UL	Up to 6 months, premiums due up front (3 months + written verif. required)
MUTUAL OF OMAHA	Top 10	2-year look-back on cancer	45-85	Level: \$2,000 - \$40,000 Graded: \$2,000 - \$20,000	✓	Checking or savings	Accelerated death benefit for terminal illness or nursing home confinement rider included with policy (not included on graded)	Simplified issue. MIB, build chart, Rx check, random phone interviews	Tobacco / Non-tobacco (no tobacco distinction on Graded)	Current age	Winflex software download, website quoting	Up to 30 days back-dating
SETTLERS LIFE	Top 30	Chewing tobacco and celebratory cigars non-tobacco. Will take felony for smoking marijuana unless currently using. Will take epilepsy on Gold plan. Designation of Trust as beneficiary available	Gold: 15 days - 85 Silver: 6 mo. - 85 Bronze: 40-80 Bronze II: 40 - 75	Gold: \$2,500 - \$50,000 Silver: \$1,000 - \$25,000 Bronze: \$1,000 - \$15,000 Bronze II: \$1,000 - \$10,000	✓	20 pay and 10 pay. Direct express, list bill, direct bill, checking, or savings	Child / grandchild benefit and living benefits included	Answer health questions, height and weight requirements, phone interview	Tobacco / Non-tobacco	Current age	Settlers Life Calculator	Up to 6 months with UW approval
FORESTERS FINANCIAL	Top 20. More competitive on \$10,000 and below face amounts	2 year look-back on angina, aneurysm, circulatory surgery, cardiomyopathy, and TIA. 3 year look-back on cancer for level benefit.	Level & Graded: 50-85 Modified: 50-80	Level: 50-85 \$35,000, 81-85 \$15,000 Graded: 50-85 \$20,000, 81-85 \$10,000 Modified: 50-80 \$15,000, 81-85 N/A	✓	Checking and savings	Common carrier accidental death benefit included. Membership benefits: Well-being benefits (Everyday Money, Legal Link, orphan benefit, terminal illness); community and volunteering; grants and scholarships.	MIB, phone interview at time of sale, build chart, knock-out health condition and medication list	Tobacco / Non-tobacco	Current age	Illustration software on portal, Mobile Quick Quotes	Up to 6 months from date of UW approval
ROYAL NEIGHBORS OF AMERICA	Top 35. Very competitive, especially for diabetics who qualify for level	No height / weight required. Lenient on diabetics: no insulin prior to age 30 and no complications as a result of the diabetes. No max. on insulin. No A1C required.	50-85	Simplified Issue Whole Life: \$5,000 - \$25,000 Graded Death Benefit Whole Life: \$5,000 - \$10,000	✗ Voice app available with re-quired disclosures	Checking and savings	Insured, any member in household, and agent get access to member benefits: vision, dental and prescription drug discounts and free simplified will each year as well as access to online shopping discounts (vehicle, vacation, entertainment, etc.)	Level and graded on one app	Tobacco / Non-tobacco	Current age	Illustration software on portal and Quick Quote mobile app	Can be backdated 90 days from issue date; cannot save age to preserve eligibility

Subject to change.  
For agent use only.



Tidewater Management Group | [www.tidewatermg.com](http://www.tidewatermg.com) | 888-622-9122

## FINAL EXPENSE CHEAT SHEET

	RATES	UW NICHES	ISSUE AGES	FACE AMOUNTS	E-APP	PAYMENT METHODS	VALUE PROPOSITION	UW REQ.	UW CLASSES	AGE NEAREST/CURRENT	QUOTING TOOL	SAVE AGE?
OCCIDENTAL LIFE	Top 40	Answer questions on app until first yes answer, then it will tell you which product client qualifies for (must answer all questions on e-pp)	50-85	Family: Immediate 0-49 \$35,000 Golden: min. \$2,500, max. Immediate 50-75 \$35,000, 76-85 \$20,000, Graded \$20,000	✓	Check and savings only. Can do direct bill but payment must accompany app for initial premium.	Terminal illness and confined care benefit included in both Family and Golden plans.	40-49 & 50-85, phone interview required. 0-39 & ROP only, no phone interview required.	Tobacco / Non-tobacco	Current age	Illustration software on portal and E-app and Mobile Quoting Tool	Can back-date up to 6 months
BANKERS FIDELITY	Top 60	2 year look-back on heart surgery. 5 year look-back on most other conditions.	Ordinary Whole Life: 0-85 Senior Security FE: 45-85	Ordinary Whole Life: \$5,000 - \$250,000 Senior Security FE: Preferred: \$3,000 - \$50,000; Standard: \$3,000 - \$35,000; Graded: \$3,000 - \$20,000	✓	Checking, savings, direct bill, credit card. Draft date cannot be on the 29th, 30th, or 31st and will be moved to the 1st of the following month if requested.	Waiver of premium	MIB, phone interview, build chart, uninsurable conditions list, disqualifying medications list. Submit app within 30 days of signature date; only valid for 30 days after	Preferred / Standard, Tobacco / Non-tobacco, Graded	Current age	No cost version of CSGActuarial on agent portal and quoting tool on e-app	No
STANDARD LIFE & CASUALTY	Preferred risk class in the top 5. Top choice for healthy tobacco users.	Healthy tobacco users	0-49, 50-85	\$5,000 - \$25,000	✗	Checking, savings, direct bill, credit card by phone (credit card info. not stored on file)	Can add \$5,000 or \$10,000 accidental death benefit at no cost	Phone interview required, build chart (both age groups), knock-out prescription drug list, MIB, PCP info. required	Preferred / Standard, Tobacco / Non-tobacco	Current age	Rate sheet	Up to 15 days (draft and effective date must occur within 15 days of birthday)
AIG	Most competitive on Guaranteed Issue Whole Life	Guaranteed Issue Whole Life	50-85	\$5,000 - \$25,000	✓	Credit card or bank draft	Terminal and chronic illness accelerated benefit included	Guaranteed Issue Whole Life	Male / Female	Current age	On agent portal	No
GREAT WESTERN	Top 75	Level benefit for Alzheimer if can perform ADLs and not hospitalized in the past two years and no change in medication.	40-80	\$1,000 - \$40,000	✓	Checking, savings, or credit card	Terminal and chronic illness accelerated benefit included. ROP + 10% during graded time period.	Simplified Issue for level or Guaranteed Issue Whole Life	Male / Female	Current age	Quoting tool on separate website	Can back-date up to one month

Subject to change.  
For agent use only.



Tidewater Management Group | [www.tidewatermg.com](http://www.tidewatermg.com) | 888-622-9122

## FINAL EXPENSE CHEAT SHEET

	RATES	UW NICHES	ISSUE AGES	FACE AMOUNTS	E-APP	PAYMENT METHODS	VALUE PROPOSITION	UW REQ.	UW CLASSES	AGE NEAREST/CURRENT	QUOTING TOOL	SAVE AGE?
GERBER	2nd most competitive on Guaranteed Issue Whole Life	Guaranteed Issue Whole Life	50-80	\$5,000 - \$25,000	✓	Checking, savings, direct bill, or credit card	ROP + 10% during graded time period	Guaranteed Issue Whole Life	Male / Female	Current age	On agent portal	No
UNITED HOME LIFE	Provider Whole Life is in top 10	Provider Whole Life: healthy Express Issue Whole Life Graded: 2 year grade Express Issue Deluxe: suitable for insulin-dependent diabetics Guaranteed Issue Whole Life: 3 year grade	Provider WL: 0-80 Express Issue WL Graded: 25-80 Express Issue Deluxe: 20-80 GIWL: 45-75	Provider WL: \$10,000 - \$150,000 Express Issue WL Graded: \$2,000 - \$25,000 Express Issue Deluxe: \$5,000 - \$50,000 GIWL: \$5,000 - \$10,000	✓	Direct billing available for all modes (with fee), Visa / Mastercard, checking, savings. Can use social security benefits if using older card with routing and account numbers	Provider WL: terminal illness benefit included on face amounts over \$25,000, guaranteed insurability rider included Express Issue WL Graded: indemnity theft benefit included Express Issue Deluxe: terminal illness benefit included	SI - MIB, pharmaceutical check, phone interviews on all plans except GIWL. Provider is fully underwritten.	Preferred / standard on Provider WL. Tobacco / Non-tobacco on other plans except for guaranteed issue.	Current age	Quick Quote illustration on agent portal	Up to 6 months as long as not backdating for eligibility, all back premiums due in advance
OXFORD LIFE	Top 15. Christian Fidelity Assurance WL (not avail. in all states) is very competitive - only pays half commission.	No diagnosis of diabetes prior to age 30 and no insulin shock/diabetic coma/retinopathy/diabetic neuropathy. Not hospitalized more than twice in the past 24 months. 2 year look-back on most conditions.	Assurance: 50-85 Assurance One: 55-80	Assurance: \$5,000 - \$30,000 Assurance One: \$5,000 - \$125,000	✓	SS draft for older cards with routing and account numbers, checking, or savings. Can do direct bill for quarterly, semi-annual, or annual payments. Assurance One is single premium	Instant decision provided by phone interview. Terminal illness and common carrier rider (ADB) included at no additional cost.	Phone interview required, MIB, build chart	Preferred / Standard, Tobacco / Non-tobacco	Current age	Quoting tool and rate sheet on website. Mobile app provides quoting and electronic application.	Up to 6 months as long as not backdating for eligibility, all back premiums due in advance
NATIONAL SLOVAK SOCIETY	Very competitive, top 5 if healthy	Approval at underwriter discretion and underwriters work to approve clients if at all possible. Important to be upfront and disclose all health issues and medications.	0-95	\$5,000 - \$1 million	✗ Paper only. Must use blue ink. 60+ use LA-04 form.	Single premium, 3-pay, 20-pay, and level life pay. Check or money order for initial premium to be submitted by mail with application. For recurring premiums, will accept direct bill (check or money order) and EFT via checking and savings.	Members may receive dividends. 20 pay premiums very competitive for young clients and ages 40-60. Members eligible for scholarship program (\$500, renewable for 3 additional years) on policies \$10,000+ in effect for 2 years. Members 55+ with policies in effect for 2 years are eligible for scholarship program (\$100, twice a year) towards non work-related classes of interest.	Non-medical simplified issue up to fully underwritten depending on face amount and age. No phone interview required. See medical requirement chart.	Tobacco / Non-tobacco, table ratings available as needed	Age nearest	Link provided for quoting software in welcome email. Rates are on reference guide.	Up to 6 months. Must occur within same calendar year and can't save age to avoid additional UW requirements. Approved at UW discretion.
ASSURITY	Top 30	Level benefit for diabetes if changing medication from insulin to tablet in last 12 months and for wheelchair confinement if able to perform all ADLs. 5 year look-back on cancer (must be taking preventative cancer meds). 1 year look-back on aneurysm and pacemaker.	Level: 6 months - 80 Graded & Modified: 40-80	\$5,000 - \$50,000 (max. age for 66+ is \$25,000)	✓	Checking, savings, list bill, credit card, and debit cards accepted if using e-app	Offers a fully underwritten whole life policy for healthy individuals. This is a participating whole life policy that pays dividends which can be used to increase cash value, purchase additional paid-up coverage, reduce premium, or payable in cash.	Phone interview requested as needed by underwriting; mandatory for age 60+, build chart, concerning conditions chart, simplified issue underwriting questions	Select Tobacco / Non-tobacco, Modified and Graded as needed	Current age	Life Portraits Illustration software available for desktop download from agent portal	Up to 6 months. Can't save age to save eligibility

Subject to change.  
For agent use only.



Tidewater Management Group | [www.tidewatermg.com](http://www.tidewatermg.com) | 888-622-9122

## FINAL EXPENSE CARRIER WEBSITES, AGENT PORTALS, & QUOTING TOOLS

### **AIG**

Website: [www.aig.com](http://www.aig.com)

Agent Portal & Quoting Tool: <https://www-115.aig.com/GIWL/Index>

### **ASSURITY**

Website: [www.assurity.com](http://www.assurity.com)

Agent Portal & Quoting Tool: <https://assurelink.assurity.com/AssureLink/Account/LogIn>

### **BANKERS FIDELITY**

Website: <https://bankersfidelity.com/>

Agent Portal & Quoting Tool: <https://agent.bflic.com/Login/Login?usrtyp=A>

### **FORESTERS FINANCIAL**

Website: [www.foresters.com](http://www.foresters.com)

Agent Portal & Quoting Tool: <https://portal.foresters.biz/>

### **GERBER**

Website: [www.gerberlife.com](http://www.gerberlife.com)

Agent Portal & Quoting Tool: <https://www.gerberlife.com/gl/ap/view/agency/login.jsp>

### **GREAT WESTERN**

Website: [www.gwic.com](http://www.gwic.com)

Agent Portal: <https://my.gwic.com/online/>

Quoting Tool: <http://www.gwratecal.com>

### **MUTUAL OF OMAHA**

Website: [www.mutualofomaha.com](http://www.mutualofomaha.com)

Agent Portal: <https://producer.mutualofomaha.com/enterprise/myportal/home/>

### **NATIONAL SLOVAK SOCIETY**

Website: [www.nsslife.org](http://www.nsslife.org)

Agent Portal: <https://secure.lifeproasp.com/NSSWebPortal/login.aspx?UserType=A>

Quoting Tool: <https://www.viscalc.com/nss>

### **OCCIDENTAL LIFE**

Website: [www.occidentallife.com](http://www.occidentallife.com)

Agent Portal: <https://www.occidentallife.com/marketing-login.html>

### **OXFORD LIFE**

Website: [www.oxfordlife.com](http://www.oxfordlife.com)

Agent Portal & Quoting Tool: <https://www.oxfordlife.com/agentportal/agent/agentlogin.aspx?C=OX>

### **ROYAL NEIGHBORS OF AMERICA**

Website: <https://www.royalneighbors.org/>

Agent Portal: <https://agent.royalneighbors.org/Login.aspx?ReturnUrl=%2fHome.aspx>

### **SETTLERS LIFE**

Website: [www.settlerslife.com](http://www.settlerslife.com)

Agent Portal & Quoting Tool: <https://my.settlerslife.com/>

### **STANDARD LIFE & CASUALTY**

Website: <http://slacins.com/>

Agent Portal: <https://sl-agentlink.com/>

### **TRANSAMERICA**

Website: [www.transamerica.com](http://www.transamerica.com)

Agent Portal & Quoting Tool: [www.agentnetinfo.com](http://www.agentnetinfo.com)

### **UNITED HOME LIFE**

Website: <https://www.unitedhomelife.com>

Agent Portal & Quoting Tool: <https://www.unitedhomelife.com/UnitedHomeLife/login.jsp>