

# Single Life Simplified/Guaranteed Issue Products and Programs

Last update January 2, 2014

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## Simplified Issue Products

Company	Assurity Life					
Product	NonMed Term 350 (10, 15, 20, 30)		LifeScape Simplified WL		LifeScape Single Premium WL	
<b>Classifications</b>	Select+ NT Standard NT Select Tobacco	Select NT Select+ Tobacco Standard Tobacco	Select NT	Select NT	Non-tobacco	Tobacco
<b>Issue Ages</b>	10 Yr: Ages 18-65 15 Yr: Ages 18-65 20 Yr: Ages 18-60 30 Yr: Ages 18-50 (NT), Ages 18-45 (Tob)		Level Benefit: Ages 6 mo.-80 Graded Benefit: Ages 40-80 Modified Benefit: Ages 40-80 <b>Age Last Birthday</b>		Ages 0-80 Ages 16-80 <b>Age Last Birthday</b> Non-tobacco Tobacco	
<b>Min/Max Premium or Face Amount</b>	Min. Face Max. Face	\$50,000 \$350,000	Level Benefit: \$5,000-\$50,000 (varies by age) Graded Benefit: \$5,000-\$35,000 (varies by age) Modified Benefit: \$5,000-\$25,000		Min. Premium: Ages 0-54, \$10,000 Ages 55+, \$5,000	
<b>Policy Fee</b>	\$70		\$25		\$75	
<b>Riders</b>	Accelerated Benefit Children's Term Disability Waiver of Premium Monthly Disability Income Other Insured Term		Accident Only DI Critical Illness Benefit ROP		None Accelerated DB - Terminal illness Accelerated DB - LTC/Home Care Option Single Premium Rider	
<b>Features</b>	App questions, MVR, MIB, pharmacy checks; additional underwriting may be used if needed		Level Benefit: full DB paid day one Graded Benefit: reduced DB first 2 yrs; answer "No" to sections A & B, unable to answer "No" to section C Modified Benefit: reduced DB first 2 yrs; answer "No" to section A, unable to answer "No" to sections B & C		NonMed to \$300,000 for ages 0-14; generally to \$99,999 and under banded by age	
<b>Available in NY?</b>	No		No		No	

### Changes since last publication

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## Simplified Issue Products

Company	Companion Life of NY		
Product	GUL Express	Term Life Express (15, 20, 30)	Living Promise WL
<b>Classifications</b>	Standard NT Thru Table 4	Standard NT Standard Tobacco	Level Benefit: Standard NT Graded Benefit: Standard
<b>Issue Ages</b>	Ages 18-65 <b>Age Last Birthday</b>	Ages 18-65 15 years Ages 18-60 20 years Ages 18-50 30 years <b>Age Last Birthday</b>	Level Benefit: Ages 45-85 Graded Benefit: Ages 50-75 <b>Age Last Birthday</b>
<b>Min/Max Premium or Face Amount</b>	Min. Face \$50,000 Max. Face \$250,000	Min. Face \$25,000 Max. Face \$400,000	Min. Face \$50,000 Max. Face Level: \$40,000 Graded: \$20,000
<b>Policy Fee</b>	N/A	\$60	\$36
<b>Riders</b>	Accelerated DB (terminal or chronic illness) Accidental DB Child Rider Disability Rider Waiver of Surrender Charges for Partial Withdrawal/Liquidity	Accidental DB Common Carrier DB Dependent child rider Disability Waiver of Premium	Optional Accidental DB
<b>Features</b>	Build chart, MIB, pharmacy check, MVR, random phone interview Certain automatic declines, such as cancer, major depression, Hodgkin's, MS	Build chart, MIB, pharmacy check, MVR, mandatory phone interview, oral fluid test Mandatory APS ages 61-65 Certain automatic declines, such as cancer, major depression, Hodgkin's, MS	Graded Benefit: reduced DB first 2 yrs MIB, pharmacy check, build chart, random phone interview If answer is "Yes" to any question in Part 2, only eligible for Graded Benefit
<b>Available in NY?</b>	Yes	Yes	Yes

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## Simplified Issue Products

Company	Gerber Life		Liberty Life Assurance	
Product	College Plan	Grow-Up Plan	Liberty Series Passport 20 Term	Simplified Issue WL
<b>Classifications</b>		Standard NT	Standard NT      Standard Tobacco Substandard (thru Table P)	Standard NT      Standard Tobacco Substandard (thru Table P)
<b>Issue Ages</b>	Pay to Maturity: Ages 18-60 Single Pay: Ages 18-75 5-Pay: Ages 18-70/75 (Male/Female)	Ages 14 days-14	Ages 18-60 <b>Age Last Birthday</b>	Ages 15 days-65 <b>Age Last Birthday</b>
<b>Min/Max Premium or Face Amount</b>	Min. Face      \$10,000 Max. Face      \$150,000	Min. Face      \$5,000 Max. Face      \$50,000	Min. Face      \$50,000 Max. Face      \$150,000	Min. Face      \$15,000 Max. Face      \$150,000
<b>Policy Fee</b>			\$75	\$50
<b>Riders</b>			Accidental Death & Dismemberment Children's Protection Disability Waiver of Premium Liberty's Living Benefit (terminal or chronic illness)	Accidental Death & Dismemberment Children's Protection Disability Waiver of Premium Liberty's Living Benefit (terminal or chronic illness) Payor Death and Disability
<b>Features</b>	Individual Endowment Product	Up to 6 children on 1 application Child assumes ownership at age 21 Can purchase up to 10x's original face up to age 40 w/ medical questions	Must be able to answer "No" to all parts of question 7 (A-L), such as diabetes, cancer, heart attack, high bp, nicotine, foreign travel Height/weight, MIB check as well Full UW available if Simplified Issue not available	Pay to 100 and 20-Pay available Must be able to answer "No" to all parts of question 7 (A-L), such as diabetes, cancer, heart attack, high bp, nicotine, foreign travel Height/weight, MIB check as well Full UW available if Simplified Issue not available
<b>Available in NY?</b>	Yes	Yes	Yes	Yes

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## Simplified Issue Products

Company	Liberty Life Assurance	Mutual of Omaha/United of Omaha			
Product	Estate Maximizer Next Gen. SPWL	GUL Express	Term Life Express (15, 20, 30)	Living Promise WL	
<b>Classifications</b>	Select	Standard NT Thru Table 4	Standard Tobacco	Standard NT Standard Tobacco	Level Benefit: Standard NT Standard Tobacco Graded Benefit: Standard
<b>Issue Ages</b>	Ages 50-80 Age Last Birthday	Ages 18-65 Age Last Birthday	Issue ages vary by term length, 5-yr or full term length guarantee, w/ or w/o ROP, and state Age Last Birthday	Level Benefit: Ages 45-85 Graded Benefit: Ages 45-80 Age Last Birthday	
<b>Min/Max Premium or Face Amount</b>	Min. Premium: \$15,000 Max. Premium: Ages 50-59, \$100,000 Ages 60-64, \$175,000 Ages 65-80, \$225,000 Ages 81-85, \$40,000	Min. Face \$50,000 Max. Face \$250,000	Min. Face \$25,000 Max. Face \$400,000	Min. Face \$50,000 Max. Face Level: \$40,000 Graded: \$20,000	
<b>Policy Fee</b>	N/A	N/A	\$60	\$36	
<b>Riders</b>	Liberty's Living Benefit (terminal or chronic illness)	Accelerated DB (terminal or chronic illness) Accidental DB Child Rider Disability Rider Guaranteed Insurability Waiver of Surrender Charges for Partial Withdrawal/Liquidity	Accelerated DB Accidental DB Common Carrier DB Dependent child rider Disability Waiver of Premium DI rider Partial ROP Residential damage rider Waiver of premium for unemployment	Accelerated DB for Terminal or Nursing Home Optional Accidental DB	
<b>Features</b>	Answer "No" to 5 medical/health questions, such as heart, cancer, stroke, hip fracture 100% return of principal guarantee	Build chart, MIB, pharmacy check, MVR, random phone interview Certain automatic declines, such as cancer, major depression, Hodgkin's, MS	Build chart, MIB, pharmacy check, MVR, mandatory phone interview, oral fluid test Mandatory APS ages 61-65 Certain automatic declines, such as cancer, major depression, Hodgkin's, MS	Graded Benefit: reduced DB first 2 yrs MIB, pharmacy check, build chart, random phone interview If answer is "Yes" to any question in Part 2, only eligible for Graded Benefit	
<b>Available in NY?</b>	Yes	No	No	No	

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## Simplified Issue Products

Company	Nationwide		Transamerica					
Product	YourLife SPUL		Trendsetter Super 10, 15, 20, 25, 30		Trendsetter Express 10, 15, 20, 25, 30		Trendsetter Living Benefit 10, 15, 20, 25, 30	
<b>Classifications</b>	Nontobacco Preferred Tobacco Preferred To Table H	Nontobacco Standard Tobacco Standard	Standard NS	Standard Smoker	Standard NS Standard Express NS	Standard Smoker Std. Express Smoker	Standard NS Standard Express NS	Standard Smoker Std. Express Smoker
<b>Issue Ages</b>	Ages 35-80		Issue ages vary by term length, age, class, state		Issue ages vary by term length, age, class, state, band		Issue ages vary by term length, age, class, state, band	
<b>Min/Max Premium or Face Amount</b>	Min. Premium: \$10,000 Max. Premium: \$250,000		Min. Face \$25,000 Max. Face \$99,999 Nonmed is Band 1 only		Min. Face \$25,000 Max. Face \$249,999		Min. Face \$25,000 Max. Face \$249,999	
<b>Policy Fee</b>	N/A		\$60		\$60 Band 1, \$30 others		\$60 Band 1, \$30 others	
<b>Riders</b>	Accelerated DB LTC Rider				Accident Indemnity Income Protection Option Monthly DI Terminal Illness Accelerated DB Waiver of Premium		Accident Indemnity Income Protection Option Monthly DI Waiver of Premium	
<b>Features</b>	LTC Rider available to Table D				Non-med reqs: app, Part 2, MIB, pharmacy check, and possible PHI and/or APS		Non-med reqs: app, Part 2, MIB, pharmacy check, and possible PHI and/or APS Includes Terminal, Critical, Chronic illness benefits	
<b>Available in NY?</b>	No		No		No		No	

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## Simplified Issue Products

Company	Transamerica						
Product	TransProtector		Immediate Solutions Final Expense		10 Pay Solution Final Expense		Easy Solutions Final Expense
<b>Classifications</b>	Gold NS Silver NS	Gold Smoker	Preferred NT Preferred Tobacco	Standard NT Standard Tobacco	Preferred NT Preferred Tobacco	Standard NT Standard Tobacco	Standard
<b>Issue Ages</b>	Issue age varies by payment period, class		Ages 0-85 Age Last Birthday		Ages 0-85 Age Last Birthday		Ages 18-80 Age Last Birthday
<b>Min/Max Premium or Face Amount</b>	Min. Premium: 2 yrs, \$15,000 3 yrs, \$10,000 4-10 yrs, \$7,500	Single, \$25,000	Min. Face: Max Face:	\$1,000 Ages 0-55, \$50,000 Ages 56-65, \$40,000 Ages 66-75, \$30,000 Ages 76-85, \$25,000	Min. Face: Max Face:	\$1,000 Ages 0-55, \$50,000 Ages 56-65, \$40,000 Ages 66-75, \$30,000 Ages 76-85, \$25,000	Min. Face: \$1,000 Max Face: \$25,000
<b>Policy Fee</b>	N/A		N/A		N/A		N/A
<b>Riders</b>	Accelerated DB NLG Endorsement Option for Additional Insurance ROP at Surrender		Accelerated DB Accelerated DB w/ Nursing Home Option Accidental DB Child/Grandchild Rider		Accelerated DB Accelerated DB w/ Nursing Home Option		None
<b>Features</b>	Payment periods of 1-10 yrs available If answer is "Yes" to any health questions TransProtector is not available, such as heart, Alzheimer's, organ transplant						Graded Benefit: reduced DB first 2 yrs
<b>Available in NY?</b>	No		No		No		No

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## Simplified Issue Products

Company	Transamerica Financial	
Product	Final Expense	
Classifications	Standard	
Issue Ages	Ages 0-80	
Min/Max Premium or Face Amount	Min. Face:	\$2,000
	Max Face:	\$50,000
Policy Fee	\$30	
Riders	None	
Features		
Available in NY?	Yes	

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## Guaranteed Issue Products

Company	Columbian Life	Gerber Life	Mutual of Omaha
Product	Guaranteed Issue WL	Guaranteed Life	Gtd ADvantage Accidental Death
Classifications	Standard	Standard	Standard
Issue Ages	Ages 50-75 Age Last Birthday	Ages 50-80 Age Last Birthday	Ages 18-70 Age Last Birthday
Min/Max Premium or Face Amount	Min. Face: \$2,500 Max. Face: \$25,000	Min. Face: \$2,000 Max. Face: \$25,000	Min. Face: \$50,000 Max. Face: \$500,000
Policy Fee	\$40 commissionable	N/A	
Riders	None	None	Return of Premium
Features	Modified benefit: during first 3 yrs all premiums paid back plus 6% interest (state variations as well)	Graded benefit: during first 2 yrs all premiums paid plus 10% interest; full DB paid if death by accident	Common Carrier Benefit: pays 2x's DB Auto Pedestrian Benefit: pays additional 25% DB Spouse and children coverage also available
Available in NY?	Yes (as Columbian Mutual)	Yes	Yes

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