

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
(30 year FL ONLY-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 Diabetes

Eagle Premiere

\$5k - \$30k no medical
Ages 50-85
#1 Whole Life Carrier
All Smokers (3 Year NS Rate)
Ok 1 year out on heart/stroke
Ok 2 years Cancer
Ok Multiple Sclerosis, Parkinson, Lupus,
Ok Diabetes Insulin Dependant
Can't have any other complications combined with these diseases
Ok Bi Polar and Severe Depression
No narcotic pain Meds
Double Accidental Death
Tipple Common Carrier Death

Ultra Protector 1

Eagle is Better
\$5k - \$30k no medical
Ages 50-85
Very healthy
No more than 2-3 medications.
No heart issues - stents - bypass-angiogram heart failure - No organ issues - kidney - liver - brain
No diabetes, No cancer,
No narcotic pain meds No Depression
Ultra Protector 2
(copd ok) No other complications
Ultra Protector 3
Graded no questions 10k max

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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

\$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
Pain Meds ok
Drug/DUI/Felony 5 years

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

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

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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
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15 Year	65	65
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20 Year	60	60
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30 Year	50	50
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Return of Premium

20 & 30 years only

20 Year ROP	50	40
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30 Year ROP	50	40
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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 45-80

PREFERRED

\$1k - \$50k

no medical

healthy answer no to all very basic health questions

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

AGES 45-85

STANDARD

\$1k - \$50k

no medical

ok Health

COPD-parkinson-MS -OK 2 year treatment on major medical conditions- OK 4 years on kidney-OK 2 year DUI,felony-drugs/alcohol

AGES 45-80

GRADED

\$1k - \$25k

no medical UNHEALTHY

1 yes answer in Part C3 eligible

AUTO DECLINES

HIV-alzheimers-nursing home -organ transplant-

retardation -within 2 years cancer -2 yes an-

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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