

TERM LIFE CHEAT SHEET:

****IMPORTANT**** ALL SIMPLIFIED ISSUED! Meaning no blood work, urine test, etc

These are TERM ONLY. NOT IUL's

Age Groups:

Americo: 20-60

John Hancock: 20-60

Prosperity: 18-75

Mutual of Omaha: 18-70

Carrier Products:

Americo: CBO 100, CBO 50 (*ROP TERM ONLY*)

Prosperity: Family Freedom Term (*NO ROP, TERM ONLY*)

Mutual of Omaha: Term Life Express (*30 yr ROP ONLY, other years no ROP, just term*)

John Hancock: (*25, 30 yrs ROP, other years, no ROP*)

Carrier Face Amount Ranges:

Americo: \$25k-\$450k (AGES VARY TERM LENGTH AND COVERAGE)

Prosperity: \$50k-\$500k (AGES VARY TERM LENGTH AND COVERAGE)

MOO: \$25k-\$300k (AGES VARY TERM LENGTH AND COVERAGE)

John Hancock: \$25k-\$500k (AGES VARY TERM LENGTH AND COVERAGE)

Living Benefits: Critical, Chronic, Terminal

Americo: YES

Prosperity: YES

Mutual of Omaha (MOO): YES

JHC: NONE

Return Of Premium (ROP):

Americo: 100%

Prosperity: NONE

MOO: 100%

JHC: 75%

Term Years (Length):

Americo: 15,20,25,30 (Age Varys For Term Length)

Prosperity: 10,15,20,25,30 (Age Varys For Term Length)

MOO: 10,15,20,30 (Age Varys For Term Length)

JHC: 10,15,20,25,30 (Age Varys For Term Length)