

Carrier	Product	Application	Face Amounts	Ages	Rate Classes	Death Benefit Type	Phone Interview Vendor or Carrier	In Person Requirements for Agent	Prior Decline Knock-Out	APS	E-Delivery	Conversion	Notes
Assurity	UL (Assurity UL)	E-App or Paper App	0-45 \$25,000 - \$200,000 46-60 \$25,000 - \$149,999 61-85K \$25,000 - \$100K	0-85	0-60 Standard-Preferred + 61-85 25K-100K needs exam for Preferred Rates	Level	Yes, At Underwriters Discretion	No	Yes	Yes, At Underwriter's Discretion	No	N/A	
Fidelity Life	Term (RD Express & RD Senior Life)	E-App via Carrier Site	50-55 \$10,000-\$150,000 56-65 \$10,000-\$100,000 66-70 \$10,000-\$50,000	50-70	Standard NT or Tobacco	Level	Yes, At Underwriter's Discretion	No	No	No	No	No	No Tobacco rating for WL even for smokers
Forester's	Term (Your Term)	Carrier E-App or Paper App	18-55 \$50,000-\$400,000 56-80 50,000-150,000	18-80	Standard NT or Tobacco	Level	No	No	Yes	No	No	Yes	Tele-App option can vary state to state
Forester's	UL (Smart UL)	Carrier E-App or Paper App	0-15 \$10K-150K 16-55 Min \$25K - 400,000K 56-75 Min \$25K - 150,000K	0-85	Standard NT or Tobacco	Level	No	No	Yes	No	No	N/A	
Sagicor	Term (Sage Term)	E-App Only	\$50,000 - \$1,000,000	18-65	Preferred + through Rated T2. same for Smoker Rates	Level	No	No	Yes	No	Yes	Yes	
Sagicor	UL (Sage UL)	E-App Only	\$25,000 - \$400,000	16-65	Preferred Standard Rated Smoker rates	Level	No	No	Yes	No	Yes	N/A	

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Transamerica	Term (Trendsetter Super)	E-App via Applicant or Paper App	\$25,000 - \$99,999	18-60 \$25-99K 61-70 \$25-50K	Standard NT or Tobacco	Level	Yes, At Underwriter's Discretion	No	Yes	Yes, At Underwriter's Discretion	No	Conversion Whole life	
Transamerica	Term (Trendsetter LB)	E-App via Applicant or Paper App	\$25,000 - \$249,000	18-60 25K-249K	Standard NT or Tobacco	Level	Yes, At Underwriter's Discretion	No	Yes	Yes, At Underwriter's Discretion	No	Conversion Whole Life	Only available on their Living Benefit term product.
United Home Life	Term (Simple Term)	Paper App	\$25,000 - \$300,000	20-60	Standard NT or Tobacco	Level	Yes	No	No	Yes, at client's expense	No	No	Age will determine max face amount.
United of Omaha	Term (Term Life Express) 10-15-20-30 Year	iGO e-App. Carrier E-App, Paper App	18-50 \$25K-300K. 51-60 \$25K-250K 61-70 \$25K-150K	18-70	Standard NT or Tobacco	Level	\$25K-249K As Needed. \$250K+ Mandatory	No	Yes	No	No	Yes GUL Express only	
United of Omaha	UL (GUL Express)	Paper App	18-50 \$25K-300K. 51-60 \$25K-250K 61-70 \$25K-150K	18-70	Standard NT or Tobacco	Level	\$25K-249K As Needed. \$250K+ Mandatory	No	Yes	No	No	N/A	