

Detail Report

CLIENT INFORMATION

Aaron Smith, 45yrs, Male, Colorado

20 Years - \$550,000



AG Select A Term

Preferred Plus Non-Tobacco · Age Nearest: 45

AM Best A

iGO e-App

XRAE

Description

Term Product

Conversion Information

AG Select-A-Term policies may be converted to a level-premium, level-death benefit permanent life insurance plan of the company's choosing during the conversion period without evidence of insurability.
 The conversions period extends to the earlier of the end of the level-premium period or the insured's attainment of age 70.<p>

Underwriting Requirements

- ✓ Resting EKG
- ✓ Financial Questionnaire
- ✓ Paramedical Exam
- ✓ Motor Vehicle Report
- ✓ Full blood profile and urinalysis

Pay Options

Annual **\$630.50**

Semi-Annual **\$327.86**

Quarterly **\$167.08**

Monthly **\$54.54**

20 Years - \$550,000



Custom Choice UL Term 10

Select Preferred · Age Nearest: 45

AM Best A+

iGO e-App

XRAE

Description

Flexible-premium universal life insurance for clients desiring affordable coverage without cash-value accumulation. Updated

Conversion Information

here's my info 12/12

Underwriting Requirements

- ✓ Blood Profile
- ✓ Home Office Urine Specimen
- ✓ Paramedical Exam
- ✓ Motor Vehicle Report

Pay Options

Annual **\$640.40**

Semi-Annual **\$325.70**

Quarterly **\$164.24**

Monthly **\$55.07**

20 Years - \$550,000



Term Essential

Preferred Best · Age Nearest: 45

AM Best A+

iGO e-App

XRAE

Description

Term Essential offers guaranteed level death benefit coverage with four level premium periods (10, 15, 20 or 30 years). Premiums are guaranteed for level premium period only, at the end of the guaranteed level premium period premiums increase annually and are no longer guaranteed. Preferred Underwriting rules apply; eligible for submission through PruXpress.

Conversion Information

Convertible to the lesser of level premium period (LPP) or to the first policy anniversary on or after the Insured's 65th birthday, but at least 5 years. Partial conversions are permitted. Term Conversion Premium Credit is not available.

Underwriting Requirements

- ✓ Paramedical Exam
- ✓ Full blood profile and urinalysis

Pay Options

Annual **\$651.90**

Semi-Annual **\$334.69**

Quarterly **\$174.22**

Monthly **\$118.12**

20 Years - \$550,000



United of Omaha

Preferred Plus Non-Tobacco · Age Nearest: 45

AM Best A+

iGO e-App

XRAE

Description

Guaranteed Level Term - 10, 15, 20, or 30 years.

Conversion Information

The 10-year policy may be converted any time up to age 75. Policies issued at age 74 or 75 have a 2-year conversion window. The 15- and 20-year term policies can be converted before age 75. Term Life Answers 30 may be converted in the first 15 policy years.

Underwriting Requirements

- ✓ Blood Profile
- ✓ Home Office Urine Specimen
- ✓ Paramedical Exam
- ✓ Motor Vehicle Report

Pay Options

Annual **\$678.50**

Semi-Annual **\$352.82**

Quarterly **\$186.59**

Monthly **\$59.37**

20 Years - \$550,000



Trendsetter LB

Preferred Plus Non-Smoker · Age Nearest: 45

AM Best A+

iGO e-App

XRAE

Description

Trendsetter LB 10 is a level death benefit term life insurance policy guaranteed renewable to age 105. Premiums are guaranteed level for the first 10 years, respectively. At the end of the respective initial level premium period, premiums will increase annually until the policy anniversary at the insured's age 105. Non-medical underwriting to \$249,999 – age and risk class limitations apply. Underwriting classifications for all products: Four Preferred classes: Preferred Plus Nonsmoker, Preferred Choice Nonsmoker, Preferred nonsmoker, Preferred Smoker. Standard Nonsmoker Five Standard classes: Standard Plus, Standard Nonsmoker, Standard Smoker, Standard Express Nonsmoker, Standard Express Smoker. Commissions paid on policy fees.

Conversion Information

This option allows the policy owner to change his or her Trendsetter LB policy to a level face amount permanent life insurance plan that is made available by Transamerica Life Insurance Company at the time of the exchange. No underwriting will be required if the exchange is to a permanent policy with the same, or lower, face amount. The new policy will be issued at the same class of risk as the in-force policy, if available. If such a class is not available at the time of conversion, the new policy will be issued at the class of risk that is most similar to the class of risk of the in-force policy. Actual premiums on this new policy will be based on the schedule in effect when the option is exercised. (To qualify for a better class of risk, full underwriting evidence may be required.) This option must be exercised no later than the earlier of the end of the initial level premium period or the insured's 70th birthday (75th birthday for Preferred Plus class). Upon exercise of this option, full first year commissions will be paid on the new policy. Policies issued on a non-med basis may convert to whole life only.

Underwriting Requirements

- ✓ Abbreviated Blood Chemistry
- ✓ Home Office Urine Specimen
- ✓ Paramedical Exam

✓ MVR Ordered at Home Office Discretion

Pay Options

Annual **\$772.50**

Semi-Annual **\$393.98**

Quarterly **\$198.92**

Monthly **\$66.44**