

Cheat sheet for Carrier Product Selection

Senior Solutions Agency

Fully Underwritten Term


Carrier
 Product Name
 Issue Ages
 Face Amounts
 Living Benefits / Riders



Trendsetter LB	TLA	Term-LSW	Your Term	Term				
18-80	18-80	18-75	18-80	18-75				
25K-2MM+	100K-10MM+	100K-10MM+	100K-10MM	25K-10MM				
Yes	No	Yes	Yes	Yes				

Mgt Protection Express Term

Carrier
 Product Name
 Issue Ages
 Face Amounts
 Living Benefits
 Return of Premium
 Disability Income Rider



TLE	HMS	Home Protector	Strong Foundation					
18-70	20-75	20-65	18-80					
25K-300K	25K-400K	25K-300K	20K-400K					
Yes	Yes	Yes	Yes					
Yes	Yes	Yes	No					
Yes	Yes	Yes	No					

Final Expense WL Level

Carrier
 Product Name
 Issue Ages
 Face Amounts
 Short Pay Available



Living Promise	Acendo FE	SIWL	Simple	Immediate Sol	Plan Right	Eagle Premier	Final Expense	
45-85	40-89	50-75 covid	0-18	0-75 covid	50-85	50-85	50-80	
2K-40K	2K-50K	7K-25K	3K-30K	1K-50K*	5K-35K	2K-30K	1.5K-35K	
NA	NA-CA	NA	NA	10 Pay	NA	NA	NA	

Final Expense WL Graded

Carrier
 Product Name
 Issue Ages
 Face Amounts



Graded	Modified	NA covid	Modified	Graded	Basic	GI Only	Modified	Graded
45-80	45-75	NA covid	40-80	45-80	50-80	GI Only	50-80	40-90
2K-20K	2K-25K	NA covid	1K-20K	1K-25K	5K-15K	GI Only	1.5K-35K	2.5K-25K





Final Expense GI WL

Carrier

Product Name

Issue Ages

Face Amounts

								
Guaranteed Issue	Guaranteed Issue	Guaranteed Issue	Guaranteed Issue					
50-80	40-80	50-80	50-80					
5K-25K	1K-40K	5K-25K	2K-10K					

*chargeback policy!



Graded Term

Carrier

Product Name

Issue Ages

Face Amounts

								
Prime Term	Protection Plus							
40-80	18-75							
5K-30K	10K-50K							

Guaranteed issue

Indexed Universal Life

Carrier

Product Name

Issue Ages

Face Amounts

Living Benefits

								
FlexLife LSW	EverLast	FF-IUL	IULE	Smart UL				
0-85	0-80	0-85	18-70	0-75				
50K-10MM+	100K-10MM+	100K-10MM+	25K-300K	25K-10MM				
Yes	Yes	Yes	Yes	Yes				





Single Premium Whole Life

Carrier

Product Name

Issue Ages

Initial Premium

								
SPWL	SPWL	Legacy Builder	Wealth					
45-80	0-85	45-80	45-80					
10K-250K	10K-300K+	10K-300K+	10K-300+					





Participating Whole Life

Carrier

Product Name

Issue Ages

Face Amounts

								
TotalSecure	LifeTime WL	Advantage WL	Whole Life					
0-85	0-80	0-75	0-85					
50K-10MM+	25K-2MM	25K-10MM	10K-10MM					
Living Benefits 10,15 Pay available	Living Benefits 10 Pay available	Living Benefits 20 Pay available	Living Benefits 10 Pay available					


Children's Whole Life

Carrier

Issue Ages

Face Amounts

Short Pay Available

								
0-17	0-17	0-18	0-17	0-17	0-18	0-18		
5K-50K	5K-50K	25K-250K	5K-75K	25K-150K	10K-200K	50K-P's coverage		
NA	10 pay	10,20Pay	10Pay	20 Pay	10 & 20 Pay	10,15,& 20		
CWL non participating	fe product non participating	LifeTime WL participating	BrightFuture non participating	Advantage WL participating	Whole Life participating	TotalSecure participating		

Accidental Death





Carrier

Product Name

Issue Ages

Face Amounts

Riders

								
Guaranteed AD	Acci-Flex	Security Protector	Accident Protection					
18-70	18-60	20-60	18-69					
50K-500K	50K-350K	100K-300K	50K-250K					
Family & ROP	DI-Income & ROP	Renewable age95	Family					

Annuities

Carrier






Immediate Income

Income Rider

Accumulation Growth

Fixed Rate

SEP

								
Good	Good	NA	NA	NA				
NA	Good	Good	Good	Fair				
NA	Good	Good	Good	Good				
NA	NA	Good	Fair	NA				
NA	NA	NA	NA	Good				

Non Citizen with I-10#

Carrier

				
Accepted	Accepted	Accepted	Accepted	Accepted
	fu products only			

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