

# QUICK PRODUCT GUIDE

## TERM

### HMS

**LEVEL DEATH BENEFIT  
UP TO \$450,000**

**HMS CBO 50/100**

Cash Back Option: 100% or 50% of base premiums available at the end of the term period

CBO CH CT T

**INSTANT DECISION  
AGE: 20-75**  
**AMERICO**

**TERM 100/125**

Accidental Death Benefit Rider with Common Carrier Provision automatically included with Term 125

AD CH CT T

### VITALITY

**LEVEL DEATH BENEFIT  
UP TO \$500,000**

Return of Premium (ROP) refund of up to 75% of premiums paid during the level-term period

Rewards for healthy living through John Hancock Vitality PLUS

ROP T

**INSTANT DECISION  
AGE: 20-60**

John Hancock Vitality

### ACCIDENTAL DEATH

**ACCIDENTAL DEATH BENEFIT  
UP TO \$200,000**

The accidental death benefit will pay if the insured dies from a bodily injury which is a direct result of an accident. (in addition to the \$1,000 Term Insurance Death Benefit).

Potential to qualify with health conditions

AD

**INSTANT DECISION  
AGE: 20-60**  
**AMERICO**

### FAMILY FREEDOM

**LEVEL DEATH BENEFIT  
UP TO \$500,000**

Convertible to a whole life policy until the earlier of the 10th policy anniversary or age 75, even if health changes

Waiver of Premium Rider\*

Accidental Death Benefit Rider\*

AD CH CT T

**INSTANT DECISION  
AGE: 18-75**

PROSPERITY  
LIFE GROUP

### GUARANTEED ADVANTAGE

**ACCIDENTAL DEATH BENEFIT  
UP TO \$500,000**

The accidental death benefit will pay if the insured dies from a bodily injury which is a direct result of an accident. (in addition to the \$1,000 Term Insurance Death Benefit).

Return of Premium Benefit\*

No health questions

ROP AD

**INSTANT DECISION  
AGE: 17-70**



HEALTH LICENSE NEEDED

### HOME PROTECTOR

**LEVEL DEATH BENEFIT  
UP TO \$300,000**

Return of Premium (ROP) refund of up to 75% of premiums paid during the level-term period

Accelerated Benefits Rider-Confined Care - available at no additional premium cost

ROP CH CT T

**CLASSIC UNDERWRITING  
AGE: 18-70**



#### ACCIDENTAL DEATH BENEFIT

**AD** Accidental Death Benefit rider equal to the policy face amount will be added automatically to the policy. The accidental death benefit will pay if the insured dies from a bodily injury which is a direct result of an accident.

#### CASH BACK OPTION/ RETURN OF PREMIUM

**CBO ROP** 100%, 50%, or 75% of base premiums available at the end of the term period depending on the company

#### CHRONIC ILLNESS

**CH** You become diagnosed as chronically ill and unable to perform on your own two of the six activities of daily living such as bathing, dressing, eating, continence, toileting, transferring or due to cognitive impairment.

#### TERMINAL ILLNESS

**T** With this benefit, if the insured is diagnosed with a qualified, terminal illness that results in a life expectancy of 12 months or less, client will be able to use a percent of the policy face amount

#### CRITICAL ILLNESS

**CT** A lump sum benefit is paid should you suffer from a triggering event illness such as cancer, heart attack, stroke, blindness due to diabetes, kidney failure or major organ transplant, and more...

Additional Charge\*

Double check with the companies for State Availability

# QUICK PRODUCT GUIDE

## WHOLE LIFE

### EAGLE PREMIER

LEVEL DEATH BENEFIT  
UP TO \$40,000

Quit Smoking (Non-Smoker Rates)

An additional amount will be paid in the event of the insured's death, as a result of an accidental injury while riding as a fare-paying passenger on a common carrier.

INSTANT DECISION  
**AGE: 40-85**  
**AMERICO**

AD CH CT T

### ACCENDO

LEVEL DEATH BENEFIT  
UP TO \$50,000

Living Benefits + Accidental Death Benefit

Same commission for (Level, Graded, Modified)

Cheaper Rates

INSTANT DECISION  
**AGE: 40-89**  
♥aetna ♥CVSHealth.

AD CH CT T

### CHILDREN'S WL

LEVEL DEATH BENEFIT  
UP TO \$50,000

Waiver of Premium Due to Death of Owner Rider\*

Additional coverage may be purchased in the future without evidence of insurability

INSTANT DECISION  
**AGE: 14 DAYS -17**



CH CT T

### PROSPERITY

LEVEL DEATH BENEFIT  
UP TO \$35,000

Direct Express / Debit Card

Same commission for (Level, Graded, Modified)

Accepts more health conditions

Accidental Death Benefit Rider\*

CLASSIC UNDERWRITING  
**AGE: 50-80**



AD T

### IULE

LEVEL & INCREASING  
DEATH BENEFIT  
UP TO \$300,000

Premiums are flexible, you can increase or decrease the amount of your payment.

Accumulation Value

Accidental Death Benefit Rider\*

INSTANT DECISION  
**AGE: 18-70**



AD CH CT T

### GUARANTEED ISSUE WHOLE LIFE

GRADED DEATH BENEFIT  
UP TO \$25,000

Direct Express / Debit Card

Years 1-2

110% of premiums paid

Years 3

Full Face Amount

INSTANT DECISION  
**AGE: 50-80**



CH T

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