

# MIDDLE MARKET SIMPLIFIED ISSUE PRODUCT SUMMARY

Carrier	Foresters Financial	Foresters Financial	Foresters Financial	Mutual of Omaha	Mutual of Omaha	Transamerica
Product Name	Advantage Plus	Your Term	PlanRight	Term Life Express (TLE)	GUL Express (GULE)	Trendsetter LB
Product Type	Whole Life	Term	Permanent/Final Expense	Term	No Lapse UL	Term
Available Level Periods	20 year, pay to 100	10, 15, 20, 25, 30	NA - Permanent Product	10, 15, 20, 30	NA - Permanent Product	10, 15, 20, 25, 30
Issue Ages	Ages 18-80	Ages 18-80	Ages 50 - 85	Ages 18 - 65	Ages 18 - 65	Ages 18-80
Pricing Structure	Priced to include up to Table 4	Priced to include up to Table 4	Priced to include up to Table 4	Priced to include up to Table 4	Priced to include up to Table 4	Priced to include up to Table 4
Minimum Face	\$50,000	\$50,000	\$2,000	\$25,000	\$50,000	\$25,000
Maximum Face	Ages 18 - 55: \$400,000 Ages 56+: \$150,000	Ages 18 - 55: \$400,000 Ages 56+: \$150,000	Ages 50-80: \$35,000 Ages 81-85: \$15,000	\$250,000	Ages 18 - 50: \$300,000 Ages 51 - 65: \$250,000	\$249,999
Available Underwriting Classes	Non-smoker Smoker	Non-smoker Smoker	Non-smoker Smoker	Non-smoker Smoker	Non-smoker Smoker	Non-smoker Smoker
Underwriting Requirements	Rx MIB	Rx MIB	Rx MIB	RX, MIB MVR (Age 18 - 35 or UW Discretion) Phone Interview: Over \$250K face or ages 61 - 65, otherwise random).	RX, MIB MVR (Age 18 - 35 or UW Discretion) Phone Interview: Over \$250K face or ages 61 - 65, otherwise random).	MIB Rx MVR
Included Riders	Accelerated Benefit: Chronic / Critical / Terminal Illness	Accelerated Benefit: Chronic / Critical / Terminal Illness	Accelerated Benefit: Chronic / Critical / Terminal Illness	Accelerated Benefit: Chronic / Critical / Terminal Illness	Accelerated Benefit: Chronic / Critical / Terminal Illness	Accelerated Benefit: Chronic / Critical / Terminal Illness
Elective Riders	Accidental Death Children's Term Disability Income (Accident Only) Disability Income (Accident & Sickness) Waiver of Premium	Accidental Death Children's Term Disability Income (Accident Only) Disability Income (Accident & Sickness) Waiver of Premium	Accidental Death (Issue ages 50-80) Common Carrier Accidental Death	Guaranteed Insurability Option	Guaranteed Insurability Option	Accidental Death Benefit Rider Childrens Insurance Rider Disability waiver of premium
State Availability	All	All	All	All	All	Not available in NY
Program Nuances	-	-	-	Maximum face amount of \$300K per life. Cannot exceed \$300K total coverage across all policies. Age Last Birthday.	Maximum face amount of \$300K per life. Cannot exceed \$300K total coverage across all policies. Age Last Birthday.	
Paper Ticket Available?	No	No	No	Yes	No	No
eTicket Available?	No	No	No	Yes	No	No
eApp Available?	Yes	Yes	Yes	Yes	No	Yes
eDelivery Available?	No	No	No	No	No	No

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For informational purposes only. Not binding. Please refer to carrier specific documentation for additional details.