

## FINAL EXPENSE WHOLE LIFE SUMMARY

Carrier	Foresters Financial	Mutual of Omaha	Transamerica	Transamerica	Transamerica
Product Name	PlanRight	Living Promise	Immediate Solution	10 Pay Solution	Easy Solution
Product Type	Permanent / Final Expense	Permanent / Final Expense	Permanent / Final Expense	Permanent / Final Expense	Permanent / Final Expense
Available Level Periods	NA - Permanent Product	NA - Permanent Product	NA - Permanent Product	NA - Permanent Product	NA - Permanent Product
Issue Ages	Ages 50 - 85	Ages 45 - 85	Ages 0 - 85	Ages 0 - 85 WA State: 0-65 Male 0-71 Female	18-80 18-70 Male (PA) 18-76 Female (PA)
Pricing Structure	Level Graded	Level Graded	Level	Level	Graded
Minimum Face	\$2,000	\$2,000 \$5,000 in WA	\$1000 \$5000 in WA	\$1000 \$5000 in WA	\$1,000
Maximum Face	Ages 50-80: \$35,000 Ages 81-85: \$15,000	\$40,000.00	0-55 \$50,000 56-65 \$40,000 66-75 \$30,000 76-85 \$25,000	0-55 \$50,000 56-65 \$40,000 66-75 \$30,000 76-85 \$25,000	\$25,000.00
Available Underwriting Classes	Non-smoker Smoker	Non-smoker Smoker	Preferred-NT   Preferred-T Standard-NT   Standard-T	Preferred-NT   Preferred-T Standard-NT   Standard-T	Non-smoker Smoker
Underwriting Requirements	Rx MIB Phone interview	MIB Rx Random phone interview	MIB Rx Phone interview	MIB Rx Phone interview	MIB Rx Phone interview
Included Riders	Accelerated Benefit: Chronic / Critical / Terminal Illness	Accelerated Benefit for Terminal Illness or Nursing Home Confinement (not available in NY)	N/A	N/A	N/A
Elective Riders	Accidental Death (Issue ages 50-80) Common Carrier Accidental Death	Accidental Death (not available on graded plan)	Accidental Death Childrens and Grandchildrens Benefit Rider (riders not available in NY)	N/A	N/A
State Availability	All	Level: not available in PR, VI Graded: not available in AR, MT, NC, PR, VI	Not available in: PR, CT, VI	Not available in: PR, CT, VI	Not available in: NC, PR, CT, VI, WA
Policy Fee	\$36 annual	\$36 annual	FACE AMOUNTS LESS THAN \$5,000: Monthly PAC: \$5.00 Semi-Annual: \$30.00 Quarterly: \$15.00 Annual: \$60.00  FACE AMOUNTS \$5,000+: Monthly PAC: \$3.50 Semi-Annual: \$21.00 Quarterly: \$10.50 Annual: \$42.00	FACE AMOUNTS LESS THAN \$5,000: Monthly PAC: \$5.00 Semi-Annual: \$30.00 Quarterly: \$15.00 Annual: \$60.00  FACE AMOUNTS \$5,000+: Monthly PAC: \$3.50 Semi-Annual: \$21.00 Quarterly: \$10.50 Annual: \$42.00	FACE AMOUNTS LESS THAN \$5,000: Monthly PAC: \$5.00 Semi-Annual: \$30.00 Quarterly: \$15.00 Annual: \$60.00  FACE AMOUNTS \$5,000+: Monthly PAC: \$3.50 Semi-Annual: \$21.00 Quarterly: \$10.50 Annual: \$42.00

Updated 04/01/2018

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