

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	Lifetime Guarantee	10, 15, 20, 25, 30
Issue Ages	Ages 18-80	Ages 18-80	Ages 50 - 85	Ages 18 - 70	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	Ages 18 - 50: \$300,000 Ages 51 - 60: \$250,000 Ages 61 - 70: \$150,000	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) Mandatory phone interview for ages 18-50 for amounts \$250,001-\$300K, otherwise random	Rx, MIB MVR (Age 18 - 35 or UW Discretion) Mandatory phone interview for ages 18-50 for amounts \$250,001-\$300K, otherwise random	Rx MIB 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	Accidental Death Benefit Child Rider Disability Income Rider Return of Premium Waiver of Premium	Accidental Death Benefit Child Rider Disability Continuation of Planned Premium Disability Waiver of Charges	Accidental Death Benefit Rider Children's Insurance Rider Disability waiver of premium
State Availability	All	All	All	Not available in NY	Not available in NY	Not available in NY
Program Nuances	-	-	-	Issue Ages Amount 18-50 \$300,000 51-65 \$250,000 66-70 \$150,000 Maximum face amounts listed above are the maximum coverage per life, regardless of number of policies. Age last birthday	Issue Ages Amount 18-50 \$300,000 51-65 \$250,000 66-70 N/A for GLE Maximum face amounts listed above are the maximum coverage per life, regardless of number of 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