

# Guaranteed Issue Quick Guide

Carrier	Product Name	Product Type	Classes / Issue Ages	Face Limits	Terms	Benefit	Highlights
<b>Americo</b>	<b>Eagle Select Final Expense</b>	Whole Life	ES 1 & 2 Non-nicotine: 40-85 ES 1 Nicotine: 40-85 ES 2 Nicotine: 40-75 ES 3: 40-75	Eagle Select 1 & 2: \$5,000 - \$50,000; Eagle Select 3: \$5,000 - \$25,000	N/A	ES 1 & 2 Non-nicotine - level death benefit; ES 1 & 2 Nicotine- level death benefit under Benefit Options B & C. For Benefit Option A, the death benefit decreases in year 4 and then level; ES 3 - years 1-2: the sum of premium paid plus interest at a rate equal to the number of months since issue. Years 3+: 100% of the scheduled face amount will be paid.	Full electronic application process with quick underwriting decision displayed on screen. Quick smoking advantage allows smokers to receive ES 1 or 2 nicotine policy with non-nicotine rates for the first three years. Then must provide evidence they quit smoking for at least 12 months.
<b>Assurity</b>	<b>Accidental Death Insurance Plus</b>	Term Periods	18 - 70	\$5,000 - \$350,000	To age 80; or 5-, 7-, 10-, 15-, 20- or 30-year term periods	100% Death Benefit Paid in All Years	Instant-decision accidental death coverage with customizable term periods and simplified application. No medical exams. Optional Riders: Accident-Only Disability Income Rider, Child Accidental Death Rider Plus, Critical Accident Rider, Disability Waiver of Premium Rider, Return of Premium Rider, Spouse Accidental Death Rider Plus
<b>Corebridge</b>	<b>Guaranteed Issue Whole Life</b>	Whole Life	50 - 80	\$5,000 - \$25,000	N/A	For accidental death anytime = 100% Death Benefit Paid in All Years For non-accidental death Year 1 or 2 = Death benefit equals 110% of premiums paid For non-accidental death Year 3+ = 100% Death Benefit	Quick processing - most cases 15 minutes or less Premiums are level and are guaranteed not to increase during the policy's life Chronic Illness Acceleration Benefit Terminal Illness Benefit Insured Must be Owner No replacement or conversion into this product allowed. Agent must be preappointed prior to writing policy.
<b>Gerber Life</b>	<b>Guaranteed Life</b>	Whole Life	50 - 80	\$5,000 - \$25,000	N/A	2-year graded death benefit Year 1 & 2 = Death benefit equals return of premium plus 10% Year 3+ = Full face amount Accidental death (If death occurs as a result of accident in the first 2 years, full face amount will be payable.)	Application process is simple and easy. No medical exam is required, and there are no health questions to answer. Your spouse (if aged 50-80) can get up to \$25,000 in guaranteed benefit too.
<b>Mutual of Omaha/United of Omaha</b>	<b>Guaranteed Advantage Accidental Death Insurance</b>	Accidental Death	18 - 70	\$50,000 - \$500,000	N/A	100% Death Benefit Paid in All Years	Guaranteed Issue There are no exclusions for health or occupation, except for pilots. Common Carrier Benefit: pays two times the accidental benefit Auto Pedestrian Benefit: pays an additional 25% of the accidental death benefit

3 Mark Financial has made every reasonable effort to assure the accuracy of this information. All agents are responsible for verifying this information.