

Term Life Quick Guide



Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
Ameritas	Value Plus Term (1/10/15/20/30 Years)	1 Year: 18 - 80 10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 70 30 Year: 18 - 55	\$100,000	Accidental Death Benefit Children's Insurance Conversion Extension Terminal Illness Waiver of Premium
	ClearEdgeLiving Benefits Term (10/15/20/25/30 Years)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 70 25 Year: 18 - 60 30 Year: 18 - 55	\$50,000	Terminal Illness Chronic Illness Critical Illness Accelerated Death Benefit Accidental Death Benefit Children's Insurance Waiver of Premium
	Instant Term	10 Year: 18 - 60 15 Year: 18 - 60 20 Year: 18 - 60 25 Year: 18 - 55 30 Year: 18 - 50	\$100,000	Accidental Death Benefit Waiver of Premium
Assurity	Term Life	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 55	\$25,000 - \$10 million	Accelerated Benefits Rider (Living Benefit) Accident-Only Disability Income Rider Children's Term Rider Critical Illness Benefit Rider Disability Waiver of Premium Rider Endowment Benefit Rider (ROP Rider) Monthly Disability Income Rider Other Insured Rider Other Insured Level Term Rider
	SmartTerm New Product with Critical Illness and Disability Income Rider	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 55	\$25,000 - \$10 million	Accelerated Benefits Rider (Living Benefit) Accident-Only Disability Income Rider Children's Term Rider Critical Illness Benefit Rider Ages 18 - 65 Disability Waiver of Premium Rider Endowment Benefit Rider (ROP Rider) Monthly Disability Income Rider Ages 18 - 60 Other Insured Rider Other Insured Level Term Rider
Banner	OPTerm (10/15/20/25/30/35/40 Years)	10 Year: 20 - 75 15 Year: 20 - 75 20 Year: 20 - 70 25 Year: 20 - 60 30 Year: 20 - 55 35 Years: 20 - 50 40 Years: 20 - 45	\$100,000	Accelerated Death Benefit Waiver of Premium Term Rider Children's Rider
Cincinnati Life	Termsetter (10/15/20/25/30 Years)	10 Year: 0 - 75 15 Year: 0 - 75 20 Year: 0 - 65 25 Year: 0 - 60 30 Year: 0 - 55	\$25,000 Ages 0-18 - \$25,000-\$249,999	Accelerated Benefit Rider Children's Term Life Insurance Rider Accidental Death Benefit Rider Disability Waiver of Premium Rider

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Cincinnati Life	Termsetter ROP (20/25/30 Years)	20 Year: 18 - 60 25 Year: 18 - 55 30 Year: 18 - 50	\$25,000	Accelerated Benefit Rider Children's Term Life Insurance Rider Accidental Death Benefit Rider Disability Waiver of Premium Rider
Columbus Life	Nautical Term	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 50	\$150,000 10-year \$100,000 15-, 20- & 30-Year	Waiver of Premium Rider Accidental Death Benefit Riders Accidental Death and Specified Loss Rider Children's Term Rider Other Insured Term Rider Life Plus Accelerated Death Benefit Rider - only terminal in CA
Corebridge Financial	Select-a-Term	10 Year: 20 - 80 15 Year: 20 - 75 16 Year: 20 - 70 17 Year: 20 - 70 18 Year: 20 - 70 19 Year: 20 - 70 20 Year: 20 - 70 21 Year: 20 - 68 22 Year: 20 - 67 23 Year: 20 - 66 24 Year: 20 - 64 25 Year: 20 - 63 26 Year: 20 - 62 27 Year: 20 - 60 28 Year: 20 - 59 29 Year: 20 - 58 30 Year: 20 - 55 35 Year: 20 - 45	\$50,000	Accidental Death Benefit Child Rider Terminal Illness Rider Waiver of Premium
Corebridge Partners	QoL Flex Term	10 Year: 20 - 80 15 Year: 20 - 75 16 Year: 20 - 70 17 Year: 20 - 70 18 Year: 20 - 70 19 Year: 20 - 70 20 Year: 20 - 70 21 Year: 20 - 68 22 Year: 20 - 67 23 Year: 20 - 66 24 Year: 20 - 64 25 Year: 20 - 63 26 Year: 20 - 62 27 Year: 20 - 60 28 Year: 20 - 59 29 Year: 20 - 58 30 Year: 20 - 55 35 Year: 20 - 45	\$100,000	Accelerated Benefit Riders - Terminal, Chronic, Critical Illness Accidental Death Benefit Child Rider Waiver of Premium Rider Maturity Extension Rider
Fidelity Life	Rapid Decision Term (5/10/15/20/30 Years)	16 - 45: \$50,000 - 300,000 45 - 55: \$50,000 - 200,000 56 - 65: \$25,000 - 100,000 66 - 75: \$10,000 - 25,000	\$25,000	Waiver of Premium Rider Dependent Child Rider Accelerated Death Benefit

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John Hancock	Protection Term (10/15/20/30 Years)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 65 30 year: 18 - 55	\$250,000 - \$749,000 must be submitted electronically	Total Disability Waiver Accelerated Death Benefit
	Vitality Term (10/15/20/30 Years)	10 Year: 20 - 80 15 Year: 20 - 75 20 Year: 20 - 65 30 Year: 20 - 55	\$250,000 - \$749,000 must be submitted electronically	Total Disability Waiver Accelerated Death Benefit
Lincoln Financial	Lincoln LifeElements Level Term (10/15/20/30 Years)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 70 30 Year: 18 - 55	\$250,000	Accelerated Benefit Rider Children's Level Term Insurance Rider Waiver of Premium Rider
	Lincoln TermAccel (10/15/20/30 Years) Online Applications Only	10-Year: 18 - 60 15 Year: 18 - 60 20 Year: 18 - 60 30 Year: 18 - 55	\$100,000 - \$2,500,000	Waiver of Premium Benefit Rider Children's Level Term Insurance Benefit Rider Accelerated Benefit Rider
Mass Mutual	MassMutual Term (ART/10/15/20/25/30 Years)	ART: 18 - 75 10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 25 Year: 18 - 60 30 Year: 18 - 55	\$100,000	Waiver of Premium Rider Accelerated Death Benefit Rider
Mutual of Omaha	Term Life Answers (10/15/20/30 Years)	10 Year: 18 - 80 15 Year: 18 - 74 20 Year: 18 - 68 30 Year: 18 - 55	\$100,000	Accelerated Benefit Rider for Terminal Illness Rider Accidental Death Benefit Rider Dependent Children's Rider Other Insured Rider Waiver of Premium Rider for Unemployment Rider Disability Waiver of Premium Rider
	Term Life Express (10/15/20/30 Years)	10 Year: 18 - 70 15 Year: 18 - 70 20 Year: 18 - 60 30 Year: 18 - 50	\$25,000 - \$300,000	Living Benefit Riders (Terminal, Chronic & Critical Illness) Waiver of Premium for Unemployment Rider Common Carrier Death Benefit Provision Accidental Death Benefit Rider Dependent Children's Rider Disability Income Rider Disability Waiver of Premium Rider
National Life Group	LSW Level Term (ART/10/15/20/30 Years)	ART: 18 - 25 10 Year: 18 - 75 15 Year: 18 - 75 20 Year: 18 - 70 30 Year: 18 - 55	\$100,000	Accelerated Benefits Riders Terminal Illness Chronic Illness Critical Illness or Critical Injury Children's Term Rider Waiver of Premium Rider

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Nationwide	Guaranteed Level Term	10 Year: 18 - 70 15 Year: 18 - 65 20 Year: 18 - 65 30 Year: 18 - 50 (Males) 30 Year: 18 - 55 (Females)	\$100,000	Waiver of Premium Disability Accelerated Death Benefit Living Access Benefits (Chronic, Critical & Terminal Illness Riders) - Chronic & Critical Illness not available on 10-year term
North American	ADDvantage Term (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 55 (Non-Tobacco) 30 Year: 18 - 50 (Tobacco)	\$100,000	Children's Term Insurance Rider Waiver of Term Premium for Disability Rider Accelerated Death Benefit Endorsements for Critical, Chronic or Terminal Illness
Pacific Life Broad Market	PL Promise Term (10/15/20/25/30 Years)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 65 25 Year: 18 - 60 30 Year: 18 - 55	\$50,000	Accelerated Death Benefit Rider Children's Level Term Insurance Rider Waiver of Premium Rider
Principal	Term Life (10/15/20/30 Years)	10 Year N: 20 - 80 10 Year C: 20 - 65 15 Year N: 20 - 75 15 Year C: 20 - 65 20 Year N: 20 - 65 20 Year C: 20 - 65 30 Year N: 20 - 55 30 Year C: 20 - 55 N=Nonconvertible C=Convertible	\$200,000	Conversion Extension Waiver of Premium Rider
Protective	Protective Classic Choice Term (10/15/20/25/30/35/40 Years)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 70 25 Year: 18 - 60 30 Year: 18 - 58 35 Year: 18 - 50 40 Year: 18 - 45	\$100,000	Accidental Death Benefit Rider Children's Term Life Insurance Rider Income Provider Option Terminal Illness Accelerated Death Benefit Endorsement Waiver of Premium Rider Conversion Choice Rider with ExtendCare
	Protective Custom Choice UL (10/15/20/25/30 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 25 Year: 18 - 55 30 Year: 18 - 55	\$100,000	Accidental Death Benefit Rider Children's Term Rider Disability Benefit Rider Income Provider Option Terminal Illness/Accelerated Death Benefit Conversion Choice Rider with ExtendCare
Prudential	EssentialTerm Value (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 55	\$100,000	Terminal Illness Rider Waiver of Premium Accidental Death Benefit Children's Protection Rider Other Goods and Services
	EssentialTerm Plus (10/15/20/30 Years)	10 Year: 18 - 62 15 Year: 18 - 62 20 Year: 18 - 62 30 Year: 18 - 55	\$100,000	Terminal Illness Rider Waiver of Premium Accidental Death Benefit Children's Protection Rider Other Goods and Services

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SBLI	Level Term (10/15/20/25/30 Years)	10 Year: 18 - 74 15 Year: 18 - 65 20 Year: 18 - 60 25 Year: 18 - 55 30 Year: 18 - 50	\$100,000	Waiver of Premium Rider Children's Level Rider Accelerated Death Benefit Accidental Death Benefit
Securian	Advantage Elite Select Term (ART/10/15/20/30 Years)	ART: 18 - 80 10 Year: 18 - 80 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 50	\$250,000	Accelerated Death Benefit Agreement Accelerated Death Benefit for Terminal Illness Agreement Benefit Distribution Agreement Children's Term Agreement Chronic Illness Conversion Agreement Extended Conversion Agreement Waiver of Premium Agreement
Security Mutual Life	LT Security Plus 2 (10/15/20)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 65 30 Year: 18 - 50	\$100,000	Enhanced Conversion Rider Disability Waiver of Premium Accidental Death Benefit Terminal Illness Options Accelerated Benefit Rider
	ProValue Term	18 - 79	Minimum - \$100,000 Maximum - \$500,000	N/A
Symetra	Level Term Life (10/15/20/30 Years)	10 Year: 20 - 80 15 Year: 20 - 75 20 Year: 20 - 68 30 Year: 20 - 55	\$1,500,000	Accelerated Benefit Rider for Terminal Illness Insured Children's Benefit Waiver of Premium Benefit for Total Disability Accidental Death Benefit Additional Term Rider
	SwiftTerm (10/15/20/30 Years)	20 - 60	\$100,000 - \$5,000,000	Accelerated Death Benefit for Terminal Illness Accidental Death Benefit Rider Children's Term Life Insurance Rider Waiver of Premium Rider
Transamerica	Trendsetter Super YRT	18 - 80	\$100,000	Accelerated Death Benefit Waiver of Premium Rider Accident Indemnity Rider Children's Insurance Rider
	Trendsetter Super Series Term (10/15/20/25/30 Years)	10 Year: 18 - 80 15 Year: 18 - 78 20 Year: 18 - 70 25 Year: 18 - 65 30 Year: 18 - 58	\$25,000	Income Protection Option Accelerated Death Benefit Waiver of Premium Rider Accident Indemnity Rider Children's Insurance Rider
	Trendsetter LB (Living Benefits)	10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 70 25 Year: 18 - 65 30 Year: 18 - 58	\$25,000	Chronic Illness Accelerated Death Benefits Critical Illness Accelerated Death Benefits Terminal Illness Accelerated Death Benefits Waiver of Premium Children's Insurance Accidental Indemnity Monthly Disability Income

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