

LIFE PRODUCT GUIDE



TERM LIFE INSURANCE

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
AIG Partners Group	QoL Flex Term	10 Year: 0 - 80 15 Year: 0 - 80 16 Year: 0 - 70 17 Year: 0 - 70 18 Year: 0 - 70 19 Year: 0 - 70 20 Year: 0 - 70 21 Year: 0 - 68 22 Year: 0 - 67 23 Year: 0 - 66 24 Year: 0 - 64 25 Year: 0 - 63 26 Year: 0 - 62 27 Year: 0 - 60 28 Year: 0 - 59 29 Year: 0 - 58 30 Year: 0 - 55 31 Year: 0 - 53 32 Year: 0 - 51 33 Year: 0 - 49 34 Year: 0 - 47 35 Year: 0 - 45	\$100,000	Flexible Accelerated Benefit Rider, Critical, Chronic or Terminal Illness Defined Benefit Rider; Critical, Chronic or Terminal Illness Childrens Term Life insurance Rider Premium Waiver

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
AIG American General Houston	AG Select-a-Term	10 Year: 20 - 70 15 Year: 20 - 70 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	\$100,000	Accidental Death Benefit Child Rider Disability Income Rider Terminal Illness Rider Select Income Rider Waiver of Premium
	AG ROP Select-a-Term	20 Year: 20 - 55 21 Year: 20 - 55 22 Year: 20 - 55 23 Year: 20 - 55 24 Year: 20 - 55 25 Year: 20 - 55 26 Year: 20 - 54 27 Year: 20 - 53 28 Year: 20 - 52 29 Year: 20 - 51 30 Year: 20 - 50 31 Year: 20 - 49 32 Year: 20 - 48 33 Year: 20 - 47 34 Year: 20 - 46 35 Year: 20 - 45	\$100,000	Accidental Death Child Rider Terminal Illness Endorsement Waiver of Premium

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Riders
American National	Signature Term (10/15/20/30 Years)	10 Year: 18 - 70 15 Year: 18 - 65 20 Year: 18 - 60 30 Year: 18 - 50	\$50,000	Accelerated Benefit Rider - Terminal Illness - Critical Illness - Chronic Illness Disability Waiver of Premium Rider
	ART	18 - 65	\$50,000	Accelerated Benefit Rider - Terminal Illness - Critical Illness - Chronic Illness Disability Waiver of Premium Rider
Life of the Southwest	LSW Level Term (10/15/20/30 Years)	10 Year: 18 - 75 15 Year: 18 - 70 20 Year: 18 - 70 30 Year: 18 - 55	\$50,000	Accelerated Benefit Rider 1 - Terminal Accelerated Benefit Rider 1 - Chronic Accelerated Benefit Rider 1 - Critical Accidental Death Benefit Rider Children's Term Rider Disability Income Rider Unemployment 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 Express Series Term (10/15/20/25/30 Years)	Issue Ages Vary by Face Amount Band 10 Year: 18 - 80 15 Year: 18 - 75 20 Year: 18 - 70 25 Year: 18 - 65 30 Year: 18 - 58	\$25,000 - \$999,999	Terminal Illness Accelerated Death Benefit Income Protection Option Waiver of Premium Rider Monthly Disability Income Rider Accidental Indemnity Rider Children's Insurance Rider
	Trendsetter Super Series Term (10/15/20/25/30 Years)	10 Year: 20 - 80 15 Year: 20 - 78 20 Year: 20 - 70 25 Year: 20 - 65 30 Year: 20 - 58	\$25,000	Income Protection Option Accelerated Death Benefit Return of Premium Rider Waiver of Premium Rider Accidental 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