

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 | Whole Life / Final Expense | Whole Life / Final Expense | Whole Life / Final Expense | Whole Life / Final Expense | Whole Life / Final Expense |
| Issue Ages | Ages 50 - 85 | Ages 45 - 85 | Ages 0 - 85 | Ages 0 - 85 | Ages 18 - 80 |
| Pricing Structure | Level Graded Modified | Level Graded | Level | Level | Graded |
| Minimum Face | \$2,000 | \$2,000 \$5,000 in WA | \$1,000 \$5,000 in WA | \$1,000 \$5,000 in WA | \$1,000 |
| Maximum Face | Ages 50 - 80: \$35,000 Ages 81 - 85: \$15,000 | Level: \$40,000 Graded: \$20,000 | Ages 0 - 55: \$50,000 Ages 56 - 65: \$40,000 Ages 66 - 75: \$30,000 Ages 76 - 85: \$25,000 | Ages 0 - 55: \$50,000 Ages 56 - 65: \$40,000 Ages 66 - 75: \$30,000 Ages 76 - 85: \$25,000 | \$25,000 |
| Available Underwriting Classes | Non-Tobacco Tobacco | Non-Tobacco Tobacco | Preferred Non-Tobacco Standard Non-Tobacco Preferred-Tobacco Standard-Tobacco | Preferred Non-Tobacco Standard Non-Tobacco Preferred-Tobacco Standard-Tobacco | Non-Tobacco Tobacco |
| Underwriting Requirements | MIB Rx Phone interview | MIB Rx Random phone interview | MIB Rx Phone interview | MIB Rx Phone interview | MIB Rx Phone interview |
| Included Riders | Common Carrier Accidental Death | 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) Level DB only | Accidental Death (not available on graded plan) | Accidental Death Children's and Grandchildren's 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 |
| Face to Face Solicitation Required? | Yes | Non-Tobacco Tobacco | Yes | Yes | Yes |
| 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 10/24/2019

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