

Final Expense Carrier Guidelines									
Carrier	AM Best Rating	Product	Min/Max Age	Min / Max Death Benefit	Underwriting	Application	Riders / Options	Payment	Additional Information
<b>AIG</b> As of 5/2022	A	Guaranteed Issue Whole Life	50-80	\$5,000 - \$25,000	GI	Paper or Electronic	Chronic Illness (not available in CA, DC) Terminal Illness (not available in CA)	ACH, Direct Express Card, Credit Card (Visa, Mastercard, American Express)	<a href="#">Agent Guide</a> <a href="#">Product Highlights</a> <a href="#">Rates</a> <a href="#">Webinar</a>
<b>American Amicable / Occidental</b> As of 5/2022	A	Senior Choice – Immediate Death Benefit	50-85	50-75: \$2,500 - \$35,000 76-85: \$2,500 - \$20,000 (WA min is \$5,000)	SI	Paper or Electronic	No Cost: Terminal Illness Confined Care Optional: Grandchild Nursing Home Children's Insurance Accidental Death	Bank draft and direct billing if draft is unavailable. Can draft in sync with Social Security funding calendar.	<a href="#">Agent Guide</a> <a href="#">Senior Choice Brochure</a> <a href="#">Application</a> <a href="#">Webinar</a>
		Senior Choice – Graded Death Benefit	50-85	\$2,500 - \$20,000 (WA min is \$5,000)	SI		Terminal Illness Grandchild Children's Insurance Accidental Death		
		Senior Choice – Return of Premium Benefit	50-85	\$2,500 - \$20,000 (WA min is \$5,000)	SI		Terminal Illness Grandchild		
<b>Mutual of Omaha</b> As of 5/2022	A+	Living Promise Level Benefit Plan	45-85	\$2,000 - \$40,000 (WA min is \$5,000)	SI	Paper or Electronic	Accidental Death Benefit Rider Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement	If done through iPipeline – can be paid via credit card. Otherwise, direct bill for payment mode requested.	<a href="#">Agent Guide</a> <a href="#">Brochure</a> <a href="#">Rates</a> <a href="#">Webinar</a>
		Living Promise Graded Benefit Plan	45-80	\$2,000 - \$20,000 (WA min is \$5,000)	SI		N/A		
<b>Transamerica</b> As of 5/2022 (Available in NY)	A	Immediate Solution	0-85	0-55: \$1,000-\$50,000 56-65: \$1,000-\$40,000 66-75: \$1,000-\$30,000 76-85: \$1,000-\$25,000	SI	Paper or Electronic	Accidental Death Benefit Rider Children / Grandchildren Rider Accelerated Death Benefit w/ Nursing Home Benefit (limits apply)	ACH, Direct Express, Credit Card (Visa, Mastercard)	<a href="#">Agent Guide</a> <a href="#">Consumer Brochure</a> <a href="#">Spec Sheet</a> <a href="#">Webinar</a>
		10 Pay Solution	0-85	0-55: \$1,000-\$50,000 56-65: \$1,000-\$40,000 66-75: \$1,000-\$30,000 76-85: \$1,000-\$25,000	SI	Paper or Electronic	Accelerated Death Benefit w/ Nursing Home Benefit (limits apply)		
		Easy Solution	18-80 (15-75 in NY)	\$1,000-\$25,000	SI	Paper or Electronic	N/A		

This information is for general comparative purposes only. If you have a specific case or question for a specific carrier, you are encouraged to contact the carrier or IP Brokerage's Support Desk for confirmation. This information is believed to be accurate as of the date listed. Carriers can make changes without notifying IP Brokerage or other distribution.