

# Ideal Producers Group Life Spreadsheet

The listings below are a partial listing of our Life Insurance carriers and products. Call your Sales Advisor today at **(888) 433-2507** for full information and an illustration or visit [www.idealpg.com](http://www.idealpg.com)

COMPANY	PRODUCT	ISSUE AGES	FEATURES	MIN. FACE AMOUNT
<b>AXA</b>	Athena UL-DB	0-85	Highly competitive - recently repriced	\$50,000
	Athena Survivorship UL II	20-90	Older ages; some health issues	\$250,000
<b>Allianz</b>	Gendex SUL	0-80	high cash value indexed SUL	\$250,000
	Gendex Momentum UL	0-80	high cash value indexed UL	\$100,000
<b>GenWorth</b>	Total Living Coverage	18-79	UL with linked LTC benefits	\$50,000 Death Benefit
	Colony Term	0-80	Very competitive for younger ages and lower face	\$50,000
	Lifetime Flex Plus	0-90	Low cost with guaranteed death benefit	\$25,000
<b>ING</b>	GDB UL II	18-90	Lifetime Guarantee, Targets 55+	\$100,000
	Indexed Strategic Accumulator	15-85	Guaranteed death benefit, early cash	\$25/\$100 K
	ING Term ROP	18-60	Basic and enhanced options; 20, 30 yr.	\$50,000
<b>John Hancock</b>	John Hancock Term	18-85	Targeted at \$3M+ policies	Varies
	Protection UL-G	0-90	No-lapse guarantee, targeted at 50+	\$100,000
	Accumulation UL	0-90	High early cash values	\$100,000
	Protection SUL-G	20-90	Highly competitive for full pay premiums	\$250,000
	Protection Whole Life	0-90	All age single life with strong cash value	\$50,000
<b>LSW</b>	Secure Plus Paragon Indexed UL	0-85	High cap; Cash accumulation indexed UL	\$100,000
	Secure Plus Advantage 79	20-85	5 year surrender charge; IUL designed for Section 79 market	\$100,000
<b>Lincoln Financial Group</b>	Lincoln LifeGuarantee <sup>SM</sup> UL	20-90	Lowest cost, flexible, guaranteed death benefit	\$100,000
	Lincoln LifeGuarantee <sup>SM</sup> Plus UL	20-90	Gtd. death benefit w/potential acct. value accumulation	\$100,000
	Lincoln LifeCurrent <sup>SM</sup> UL	15-85	Designed for accumulation, income replacement and wealth transfer	\$100,000
	MoneyGuard Reserve	30-80	UL with Long Term Care benefits	\$10,000 single premium
<b>NACOLA</b>	Builder IUL	15-80	Rolling target; 8 indexed strategies	25,000
	Guarantee Builder IUL	15-80	Rolling target; 7 indexed strategies	\$50,000
	ADDvantage Term	18-75	10, 15, 20 & 30 Year Term, fully guaranteed	\$100,000
<b>National Western</b>	NWL Lifetime Returns	20-85	Indexed UL, highest target, trails available	\$100,000
	NWL Life 100	0-80	High commission/no production requirements	\$25,000
	NWL MAXWealth	45-85	Single premium; Simplified issue	\$25,000
<b>OM Financial Life Ins. Co.</b>	Saver Select 15, 20 & 30	18-70*	Term ins./\$60 policy fee; ROP Rider/10yr guar. rates and DI rider available/Ideal for mortgage ins.(Max: \$349,999)	Band 1: \$25,000 Band 2: \$150,000
	Master Choice/Master Elite	0-85	Indexed UL, 15% cap;100% participation;Death benefit guarantee	\$100,000
<b>Prudential</b>	Term Essential 10,15,20,30 yr term		Level guarantee premium, favorable non-cigarette tobacco class	\$100,000
<b>RBC</b>	RBC Level Term 10,15,20,30 yr term	15-75*	Targets smoker market with highly competitive rates	\$100,000
<b>Sagicor</b>	Gold Series Index SPWL	18-85	10% Premium Bonus; Guaranteed ROP	\$5,000 Premium
<b>TransAmerica</b>	TransAce	16-89	Guaranteed UL product	\$25,000
	TransAce Survivor GL	16-89	Guaranteed survivorship UL	\$250,000
<b>West Coast Life</b>	Focus Term Series	15-85	Underwriting for slightly impaired risks plus	\$100,000
	10, 15, 20, 25 & 30 Yr. Term		competitive super preferred rates	
	Survivorship Term	25-85	Issue based on joint equal ages	\$250,000
	Lifetime Platinum	18-85	No-lapse guarantee available	\$100,000

\*Issue ages vary by product. Call for details. For agent use only, not for use in soliciting life insurance sales from the public. Additional plans available with all companies shown above.

\*\* Products not available in all states.