

GUARANTEED & SIMPLIFIED ISSUE PRODUCT GUIDE

Carrier	Presidential	United Home	United Home	Guarantee Trust	Guarantee Trust
Product	Graded Benefit Life	Express Issue Whole Life	Express Issue Term Plus	Graded Benefit Whole Life	Graded Benefit Term
Underwriting	Guaranteed*	Simplified**	Simplified**	Simplified**	Simplified**
Plan	WL	Graded Benefit WL, paid up at age 100	20 year Level Term	Graded Benefit Whole Life	Graded 10 year term
Issue Ages	40-80 40-75 (MO), 50-80 (WV), 50-75 (NY)	25-80 45-80 (CA, FL & GA)	18-60	20-80	20-70
Minimum Face Amount	\$1,000	\$2,000	\$10,000	\$360 annual premium	\$300 annual premium
Maximum Face Amount	\$50,000	\$50,000	\$100,000	\$100,000 ages 20-65 \$35,000 ages 66-80 \$25,000 ages 76-80	\$100,000 ages 20-65 \$35,000 ages 66-70
Death Benefit	<u>Issue age 40-64:</u> Full Death Benefit after 3 years (2 yrs in WV) <u>Issue age 65+:</u> Full Death Benefit after 2 years (Return of all premiums plus 5% will be paid if death occurs during the first two or three years, except by accidental causes)	Full Death Benefit after 2 years (Return of all premiums plus 12% will be paid if death occurs during the first year. Return of all premiums plus 24% will be paid if death occurs during the second year)	Full Death Benefit immediately available after policy issue and first premium is paid.	Full Death Benefit after 3 years (Limited death benefit amounts can be calculated upon request)	Full Death Benefit after 3 years (Limited death benefit amounts can be calculated upon request)

***Guaranteed Issue** plans do not require underwriting (no medical questions, exams, APS, etc.). Money must accompany the application.

****Simplified Issue** plans require limited underwriting. No exams or APS' are necessary, however the applicant must qualify by answering a few medical questions. Please contact the CPS Underwriting Department for specific details.

This is intended as a guide only. Please consult the individual carrier's application and product guides before submitting an application. The CPS Underwriting Department is available to help with any questions.



STATE APPROVALS

	Presidential	United Home		Guarantee Trust	
	Graded Benefit Life	Express Issue Whole Life	Express Issue Term Plus	Graded Benefit Whole Life	Graded Benefit Term
Alabama	X	X	X		
Alaska	X			X	X
Arizona	X	X	X	X	X
Arkansas			X	X	X
California	X	X	X	X	X
Colorado	X			X	X
Connecticut	X			X	X
Delaware	X			X	X
DC	X	X	X	X	X
Florida	X	X	X	X	X
Georgia	X	X	X	X	X
Hawaii	X	X	X	X	X
Idaho	X	X	X	X	X
Illinois	X	X	X	X	X
Indiana	X	X	X	X	X
Iowa	X			X	X
Kansas				X	X
Kentucky	X	X	X	X	X
Louisiana	X	X	X	X	X
Maine	X			X	X
Massachusetts	X			X	X
Maryland	X	X	X	X	
Michigan	X	X	X	X	X
Minnesota				X	X
Mississippi	X			X	X
Missouri	X	X	X	X	X
Montana	X			X	X
Nebraska	X	X	X	X	X
Nevada	X		X	X	X
New Hampshire				X	X
New Jersey	X			X	X
New Mexico	X			X	X
New York	X				
North Carolina	X			X	
North Dakota	X			X	X
Ohio	X	X	X	X	X
Oklahoma	X	X	X	X	X
Oregon	X	X	X	X	X
Pennsylvania	X		X	X	X
Rhode Island	X			X	X
South Carolina	X		X	X	
South Dakota	X			X	X
Tennessee	X	X	X	X	X
Texas	X	X	X	X	X
Utah	X			X	X
Vermont				X	
Virginia	X	X	X	X	X
Washington			X	X	X
West Virginia	X			X	
Wisconsin	X			X	X
Wyoming	X			X	X