

GUARANTEED AND SIMPLIFIED ISSUE SPREADSHEET AS OF 6-5-06

Carrier	Fidelity Life	Fidelity Life	Guarantee Trust	Guarantee Trust
Product	Graded Death Benefit Term	Graded Death Benefit Whole Life	Graded Benefit Whole Life	Graded Benefit Term
Underwriting Plan	Simplified	Simplified	Simplified	Simplified
Issue Ages	Graded 10 yr term	GB WL	GB WL	Graded 10 yr term
Minimum Face Amount	20-70	20-75	20-80	20-70
Maximum Face Amount	Varies by age	Varies by age	\$360 ann. premium	\$300 ann. premium
Death Benefit	Issue ages 20-45 min. 25k / max. 250k Issue ages 46-55 min. 20k / max. 200k Issue ages 56-65 min. 15k / max. 100k Issue ages 66-70 min. 10k / max. 50k	Issue ages 20-45 min. 15k / max. 100k Issue ages 46-55 min. 10k / max. 100k Issue ages 56-65 min. 10k / max. 100k Issue ages 66-75 min. 5k / max. 40k	\$100,000 ages 20-65; \$35, 000 ages 66-75; \$25,000 ages 76+	\$100,000 ages 20-65; \$35, 000 ages 66-70
	Full DB after 3 years	Full DB after 3 years	*Full DB after 3 years * Limited DB amounts can be calculated upon request	*Full DB after 3 years * Limited DB amounts can be calculated upon request
State Approvals	All OK except: MD, NY, NC, WA, WY Pending: MA, MN, NV, UT, VT	All OK except: MD, NY, NC, WA, WY Pending: MA, MN, NV, UT, VT	All OK except: AL, MA, MN, NY, NC, SC, WA, WV	All OK except: AL, MD, MA, NY, NC, SC, VT, WV

- 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.

This is intended as a guide only. Please consult the carrier's app and product guides before submitting an application. Please contact the CPS Underwriting Department for specific details.

GUARANTEED AND SIMPLIFIED ISSUE SPREADSHEET AS OF 5-19-06

Carrier Product	Presidential	United Home	United Home	United of Omaha
	Graded Benefit Life	Express Issue Whole Life	Express Issue Term Plus	Whole Life Insurance
Underwriting Plan	Guaranteed	Simplified	Simplified	Simplified
	WL	GB WL	20 yr level term	WL
Issue Ages	40-80 in all states except MO (40-75); WV (50-80) and NY (50-75)	25-80 (45-80 in CA, FL and GA)	18-60	0-80 (age last)
Minimum Face Amount	\$1,000	\$2,000	\$10,000	\$5,000
Maximum Face Amount	\$50,000	\$50,000	\$100,000	\$25,000
Death Benefit	* Issue ages 40-64: Full DB after 3 years * Issue ages 65+: Full DB 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 DB 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 DB immediately after policy issue and first premium is paid	Full DB
State Approvals	All OK except: AR, KS, MN, NH, WA	OK in: AL, AR, AZ, CA, CO, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MI, MN, MS, MO, NE, NV, NM, OH, OK, OR, PA, TN, TX, VA, WV	OK in: AL, AR, AZ, CA, CO, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, MO, NE, NV, OH, OK, OR, PA, SC, TN, TX, VA, VT, WA	All OK except: NY

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