

## Don Boozer & Associates

### \*Recommended Products

<b>Universal Life – Guaranteed Death Benefit Products</b>				
Carrier	Product	Issue Ages*	Minimum Face	Highlights
American General	GUL III	18 – 80	\$100,000	Special Substandard Rate, competitive for short pay scenarios Retirement Income Feature
Lincoln Financial	Life Guarantee	20 - 85	\$100,000	BIG CASE UNDERWRITING Competitive UL Guaranteed Table Shave – 3 Tables
<b>Protective</b>	<b>Advantage Choice</b>	<b>18 – 85</b>	<b>\$50,000</b>	<b>Extended Care Rider</b> <b>Great as a single-pay over age 65</b> <b>SKIP A PREMIUM FEATURE</b>
<b>Symetra</b>	<b>UL-G 4.0</b>	<b>16 - 85</b>	<b>\$50,000</b>	<b>Great 55 and up</b> <b>SUPER ROP FEATURES</b> <b>Dial -a-Guarantee</b>
Mutual of Omaha	GUL	18 – 85	\$100,000	Lifestyle Underwriting up to 2 tables

<b>Guaranteed Universal Life with an Exit Strategy</b>				
Carrier	Product	Issue Ages*	Minimum Face	Highlights
American General	Secure Lifetime-GUL 3	18 – 80	\$100,000	Life Style Income Rider is a rider that gives an option to receive the Death Benefit as Annual Income in Retirement Years
Protective Life	Advantage Choice	18 - 85	\$100,000	Extended Care Rider for Living Benefits. <b>LOWEST</b> Rates in the industry.
<b>Symetra</b>	<b>UL-G 4.0</b>	<b>16 - 85</b>	<b>\$50,000</b>	<b>Living Benefits, ROP Features, Other Insured Rider</b>

<b>Universal Life – Indexed Products</b>				
Carrier	Product	Issue Ages*	Minimum Face	Highlights
American General	Elite Global IUL	0 – 90	\$50,000	Offers international indexes plus unique combination design for interest crediting
<b>Protective</b>	<b>Indexed Choice</b>	<b>0 – 85</b>	<b>\$100,000</b>	<b>Indexed GUL with low internal costs and simplicity of design. GUL with Cash Values</b>
Lincoln Financial	Life Elements	0 – 85	\$25,000	Strong account values Table Shave – 3 Tables
Securian Life	Indexed Life	0 - 80	\$50,000	S & P Index Options. Guaranteed Persistency Bonus. Very low internal costs. Chronic Illness Rider
<b>Symetra</b>	<b>Indexed UL</b>	<b>20-85</b>	<b>\$100,000</b>	<b>3 Index Strategies, Low Insurance Costs, Guaranteed Persistency Bonus, Chronic Illness Rider built in, ROP Option</b>

<b>Traditional Whole Life</b>				
Carrier	Product	Issue Ages*	Minimum Face	Highlights
<b>SBLI</b>	<b>Continuous Pay Life</b>	<b>0 - 80</b>	<b>\$25,000</b>	<b>BEST NON-MED PROGRAM 18 - 60</b>
PRUCA	Single Premium	0 – 80	\$5,000	7% Comp FEATURE 2 <sup>nd</sup> year positive Cash Values
Assurity	Life Scape	0 – 85	\$10,000	Good in Short Pay Scenarios
<b>Securian Life</b>	<b>Protector WL</b>	<b>0 - 90</b>	<b>\$10,000</b>	<b>Solid Product – Good Commission</b>

<b>Term Life / Online Application Platform</b>				
<b>Carrier</b>	<b>Product</b>	<b>Issue Ages*</b>	<b>Minimum Face</b>	<b>Highlights</b>
American General	Select-a-Term	20 – 70	\$100,000	Top rates \$250K – Over Best 20 – 30 Yr. ROP. Excellent Table Rating Costs (Special Rate Class) Zip App Platform
United of Omaha	Term Life Answers	18 – 80	\$100,000	Table shave term – Age last birthday Zip App Application Platform
Assurity	Term Life	18 - 65	\$25,000	Up to \$500,000 up to age 50 \$350,000 ages 51-65 Accelerated
Lincoln	Life Element Level Term	0 – 75	\$250,000	Cigar, pipe, chewer users who test positive for nicotine are rated Standard Non-Smoker. Great at 500,000 Over age 45
Trans America	Super / Living Benefits	18 – 80	\$25,000	YRT, Income protection option, ROP, Living Benefits
SBLI	LEVEL TERM	18 – 74	\$100,000	18-60 Zip App Application Process Qualify for ANY RATE CLASS MAX FACE \$500k
<b>Protective</b>	<b>Custom Choice</b>	<b>18 – 75</b>	<b>\$100,000</b>	<b>(5 to 30 yrs.) Guaranteed Premium Period then reducing death benefit to Age 120. TeleLife and Zip App Platform</b>

<b>Simplified Issue / Non-Med Term</b>				
<b>Carrier</b>	<b>Product</b>	<b>Issue Ages</b>	<b>Minimum Face</b>	<b>Highlights</b>
LINCOLN	Term Accel	16 – 60	\$10,000	E APP ONLY Non-med, no exam, no waiting months – issued in days – up to \$500,000
<b>SBLI</b>	<b>TERM &amp; WHOLE LIFE</b>	<b>18 - 60</b>	<b>\$100,000</b>	<b>AVAILABLE ON ALL UNDERWRITING CLASSES and TABLES</b>
United of Omaha	Term Life Express	20 – 65	\$ 25,000	Up to \$300,000 – 4 Tables Standard
Sagicor	Platinum Term / UL	18 - 65	\$50,000	Up to \$400,000 – 4 Tables Standard
<b>Foresters</b>	<b>Strong Foundation</b>	<b>18 - 80</b>	<b>\$20,000</b>	<b>Up to \$400,000 PLUS Living Benefits Non-Smoker Rates for Smokeless and Cigars, Tokers and Vapors</b>
Assurity	LifeScape Term 350	18 - 65	\$50,000	10, 20, 30 Year Term. Non-Med through \$350,000. Age Last Birthday

<b>Final Expense Products</b>				
<b>Carrier</b>	<b>Product</b>	<b>Issue Ages*</b>	<b>Minimum Face</b>	<b>Highlights</b>
<b>MOO/UOO</b>	<b>Final Expense</b>	<b>50 - 85</b>	<b>\$5000</b>	<b>Highly Competitive, Nationally Recognized Brand, Nice Renewals</b>
<b>GREAT WESTERN</b>	<b>Level/Graded Whole Life</b>	<b>40 - 80</b>	<b>\$3,000</b>	<b>Final Expense / Guaranteed Issue Max \$40K</b>
AIG LIFE	G I Whole Life	45 – 85	\$1,000	EASY ONLINE APP
Transamerica	Final Expense	50 – 85	\$2,000	No medical exam Quick Issue
Assurity	PlanRight WL	50 - 85	\$2,000	Immediate and Graded Death Benefit

\* Issue ages and minimum face amounts can vary with underwriting class. For term products, they can vary with the term length selected. Not all products available in all states. Consult a product guide for complete details.

*While Don Boozer & Associates has made every reasonable attempt to ensure the accuracy of the information presented here, we cannot be held responsible for any errors.*