



NON-MED TERM WITH LIVING BENEFITS

	FORESTERS	MUTUAL OF OMAHA	TRANSAMERICA	AMERITAS
Product Name	Strong Foundation	Term Life Express	Trendsetter LB	FLX Term
Face Amount	\$50k - \$400k	\$25k - \$300k	\$25k - \$250k	\$50k - \$300k
Underwriting	Non-Med - No APS	Non-med/No APS/Phone Interview \$250k+ or age 61+	Non-Med - No APS	Non-Med - No APS
Available Terms	10, 15, 20, 25, 30	10, 15, 20, 30	10, 15, 20, 25, 30	10, 15, 20, 25, 30
Issue Ages	18-80	18-65	18-60	18-70
Included Benefits and Riders	<ul style="list-style-type: none"> • Critical illness (available in CA) • Terminal illness (available in CA) • Chronic Illness (available in CA) 	<ul style="list-style-type: none"> • Critical illness • Terminal illness • Chronic illness • Unemployment • Common Carrier Death Benefit • Residential Damage Rider • Accidental Death Benefit Rider • Dependent Children's Rider • Disability Income Rider • Disability Waiver of Premium Rider 	<ul style="list-style-type: none"> • Critical illness (available in CA) • Terminal illness (available in CA) • Chronic Illness (available in CA) 	<ul style="list-style-type: none"> • Critical illness • Terminal illness • Chronic Illness
Max DB Acceleration %	<ul style="list-style-type: none"> • Chronic: 24% (12-month period) • Terminal: 95% • Critical: 95% 	90%	<ul style="list-style-type: none"> • Chronic: 90% • Terminal: 100% • Critical: 90% 	90%
Optional Benefits and Riders	<ul style="list-style-type: none"> • Accidental Indemnity • Children's Benefit • Disability Income • Waiver of Premium 	<ul style="list-style-type: none"> • Accidental DB • Waiver (Disability) • Disability Income • Child Term 	<ul style="list-style-type: none"> • Income Protection (IPO) • Accidental DB • Waiver (Disability) • Child Term 	<ul style="list-style-type: none"> • Accidental DB • Waiver (Disability) • Child Term
Monthly Premium**	\$54.96	\$70.67	\$59.68	\$75.46

**Male 40, Standard Non Tobacco, 20 year Term, \$200k face amount, Non Medical/Simplified Issue

CONTACT US

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