

NAA SELLING MATRIX – IMPAIRED RISK

Product	Company	Discription	Face Amoun	Issue Ages	Age Determined	Disability	Underwriting	When to Sell
Aries Impaired Risk	US Financial	Term 5, 10, 15, 20, 30 Yr. Annual Renewal Term	\$50,000 - unlimited	18-80	Nearest Birthday	None	Impaired risk cases. Complete risk evaluation online. Go to naaleads.com, Carriers tab, select US Financial, then More Links and Information.	People who are going to be rated beyond Table F. Recent cardiac surgery/treatment, insulin-dependent diabetics, hepatitis C.
Nova Impaired Risk	US Financial	Universal Life.	\$25,000 – unlimited for ages 18-65. \$10,000 – unlimited for ages 66-85	18-65	Last Birthday	None	Clinical underwriting. Requirements vary by case. Complete risk evaluation online. Go to naaleads.com, Carriers tab, select US Financial, then More Links and Information.	People who are going to be rated beyond Table F. Recent cardiac surgery/treatment, insulin-dependent diabetics, hepatitis C.
SuperNova Impaired Risk	US Financial	Universal Life. With guaranteed death benefit to age 100.	\$25,000 – unlimited for ages 18-65. \$10,000 – unlimited for ages 66-75.	18-75	Last Birthday	None	Clinical underwriting. Requirements vary by case. Complete risk evaluation online. Go to naaleads.com, Carriers tab, select US Financial, then More Links and Information.	People who are going to be rated beyond Table F. Recent cardiac surgery/treatment, insulin-dependent diabetics, hepatitis C.
Guaranteed Issue	Presidential Life	Whole Life with graded death benefit.	\$10,000 – 50,000	40-80	Nearest Birthday	None	Requirements: Client is alive, able to sign name and not a nursing home resident.	Anyone who meets the underwriting criteria: he's alive, can sign his name and is not a nursing home resident.

NOTE: This guide is not intended to provide details on every product lists. Be sure to review the Agent Product Guide for each product before selling it.