

## NAA SELLING MATRIX – PERMANENT POLICIES

Prod.	Comp.	Description	Face Amount	Issue Age	Age Determined	Disability	Underwriting	When to Sell
MasterChoice	F&G	Equity Indexed Universal Life with guar. death benefit to age 100. 17% cap, 100% participation, point-to-point annual reset.	\$100,000 - unlimited	0-85	Last Birthday	Any occupation, non-coordinated up to \$1,500/mo.	Age 40 and under, urine only to \$500,000; age 41-50, urine only up to \$250,000	Rate shoppers, tobacco users, healthy people with good build (controlled high blood pressure or cholesterol for 2+ yrs.), people with large mortgage or no mortgage, business owners with excess cash flow.
WealthMaster	F&G	Universal Life with guar. death benefit to age 100, 0.5% interest bonus after 10 yrs. with additional 0.5% interest bonus after 20 yrs.	\$100,000 – unlimited	0-85	Last Birthday	Any occupation, non-coordinated up to \$1,500/mo.	Age 40 and under, urine only to \$500,000; age 41-50, urine only up to \$250,000	Rate shoppers, tobacco users, healthy people with good build (controlled high blood pressure or cholesterol for 2+ yrs.), people with large mortgage or no mortgage.
HeritageMaster	F&G	Single Premium Equity Indexed Universal Life with simplified issue and guar. death benefit to age 100. 10% cap, 100% participation, point-to-point annual reset.	\$100,000 - unlimited	50-85	Last Birthday	None	No medical exam up to \$100,000; fully underwritten thereafter.	People who want to optimize or equalize inheritance for wealth transfer, or who want to provide ongoing support for a charity. Tobacco users.
Passport	Foresters	Juvenile Universal Life. Guaranteed Purchase Option Rider available. Secondary Guarantee Rider guarantees policy will not lapse before age 100.	\$25,000 - unlimited	0-15	Nearest Birthday	None	Non-medical up to \$500,000.	
Altis I	Shen Life	Universal Life. Good cash accumulator with high target premiums	\$10,000 - unlimited	0-80	Last Birthday	Non-occ. for those with Workman's Comp. Okay for truck drivers. Occ. DI for those with no DI, no Workman's Comp. Has 12-mo. own occ. definition.	Non-med up to \$100,000 through age 50. Non-med under \$50,000 through age 60.	People looking for a permanent policy, healthy people that want less than \$100,000 coverage.
Altis II	Shen Life	Universal Life. Term-like rates with option for 10, 15, 10-yr. guarantee. Low minimum premiums.	\$50,000 - unlimited	18-80	Last Birthday	Non-occ. for those with Workman's Comp. Okay for truck drivers. Occu. DI for those with no DI, no Workman's Comp. Has 12-mo. own occ. definition.	Non-med up to \$100,000 through age 50. Non-med under \$50,000 through age 60.	People looking for a low-cost permanent policy, healthy people that want less than \$100,000 coverage, older people looking for a longer term but with term-like rates.
Shenanhoah Whole Life	Shen Life	Whole Life. Fully guaranteed with set premiums and interest rate. Full-pay, single-pay and 10-pay available.	\$5,000 - unlimited	0-80	Last Birthday	Non-occ. for those with Workman's Comp. Okay for truck drivers. Occu. DI for those with no DI, no Workman's Comp. Has 12-mo. own occ. definition.	Non-med up to \$100,000 through age 50. Non-med under \$50,000 through age 60.	Children, healthy people, people with small mortgages or no mortgages, older people (even though they may be rated), non-cigarette smokers.
Golden Promise	Shen Life	Whole Life final expense with simplified issue. Level or graded benefit available. Full-pay, single-pay and 10-pay available.	\$1,000 - 25,000 GPI \$1,000 – 10,000 GPII	50-85	Last Birthday	None	4 questions to qualify for policy; 2 questions to qualify for level benefit. Telephone interview at point-of-sale.	Older people, people with health challenges, people looking for final expense or burial policy.

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