



America's Foremost Insurance Brokerage Network

Final Expense Carrier Guidelines

Carrier	AM Best Rating	Product	Min/Max Age	Min / Max Death Benefit	Underwriting	Application	Riders / Options	Payment	Conventions	Additional Information
AIG (As of 7/2021)	A	Guaranteed Issue Whole Life	50-80	\$5,000 - \$25,000	GI	Paper or Electronic	- Chronic Illness (not available in CA, DC) - Terminal Illness (not available in CA)	ACH, Direct Express Card, Credit Card (Visa, Mastercard, American Express)	N/A	Agent Guide Product Highlights Rates Webinar
American Amicable / Occidental (As of 7/2021)	A	Senior Choice – Immediate Death Benefit	50-85	50-75: \$2,500 - \$35,000 76-85: \$2,500 - \$20,000 (WA min is \$5,000)	SI	Paper or Electronic	No Cost: - Terminal Illness - Confined Care Optional: - Grandchild - Nursing Home - Children's Insurance - Accidental Death	Bank draft and direct billing if draft is unavailable. Can draft in sync with Social Security funding calendar.	Yes, and monthly rewards program	Agent Guide Senior Choice Brochure Application Webinar
		Senior Choice – Graded Death Benefit	50-85	\$2,500 - \$20,000 (WA min is \$5,000)	SI		- Terminal Illness - Grandchild - Children's Insurance - Accidental Death			
		Senior Choice – Return of Premium Benefit	50-85	\$2,500 - \$20,000 (WA min is \$5,000)	SI		- Terminal Illness - Grandchild			
Mutual of Omaha (As of 7/2021)	A+	Living Promise Level Benefit Plan	45-85	\$2,000 - \$40,000 (WA min is \$5,000)	SI	Paper or Electronic	- Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement - Accidental Death Benefit Rider	If done through iPipeline – can be paid via credit card. Otherwise, direct bill for payment mode requested.	Yes	Agent Guide Brochure Rates Webinar
		Living Promise Graded Benefit Plan	45-80	\$2,000 - \$20,000 (WA min is \$5,000)	SI		N/A			
Transamerica (Available in NY) (As of 7/2021)	A	Immediate Solution	0-85	0-55: \$1,000-\$50,000 56-65: \$1,000-\$40,000 66-75: \$1,000-\$30,000 76-85: \$1,000-\$25,000	SI	Paper or Electronic	- Accidental Death Benefit Rider - Children / Grandchildren Rider - Accelerated Death Benefit w/ Nursing Home Benefit (limits apply)	ACH, Direct Express, Credit Card (Visa, Mastercard)	2021 Agent Qualification Trip	Agent Guide Consumer Brochure Spec Sheet Webinar
		10 Pay Solution	0-85	0-55: \$1,000-\$50,000 56-65: \$1,000-\$40,000 66-75: \$1,000-\$30,000 76-85: \$1,000-\$25,000	SI	Paper or Electronic	- Accelerated Death Benefit w/ Nursing Home Benefit (limits apply)			
		Easy Solution	18-80 (15-75 in NY)	\$1,000-\$25,000	SI	Paper or Electronic	N/A			