

## NAA SELLING MATRIX – MORTGAGE PROTECTION TERM POLICIES

| Product               | Comp.     | Description  | Face Amount          | Issue Age | Age Determined   | Disability  | Underwriting   | When to Sell  |
|-----------------------|-----------|--|----------------------|-----------|------------------|---|--|---|
| HomeCertain           | F&G Life  | Term 10, 15, 20, 25, 30 Yr (Extended Premium Guarantee available as a rider) Return of Premium available | \$25,000 - unlimited | 20-70     | Last Birthday    | Any occupation. Non-coordinated (we can sell if they already have Long-Term DI). Also have Critical Illness Rider as alternative to Disability                  | Accept/reject underwriting. No medical exam up to \$250,000 (Must have mortgage 13 months or newer to avoid exam.) Exam required over \$250,000.   | ALWAYS. Oral diabetics or very low dose insulin, minor health challenges to Table D, client wants to avoid medical exam, heavy people. Tobacco users who are not using cigarettes get Non-Tobacco rates. Small mortgages. |
| Strong Foundation     | Foresters | Term 15, 20, 30 (Premiums already guaranteed for entire term.) Return of Premium available               | \$25,000 – 200,000   | 18-65     | Nearest Birthday | Currently not available. Watch for Disability Illness to be available soon.   | Simple underwriting with no medical exam except for certain impairments (see producers guide). If not qualified for simple underwriting, goes immediately to fully underwritten status (no new app necessary). | ALWAYS. Oral diabetics or very low dose insulin, minor health challenges to Table D, client wants to avoid medical exam, heavy people. Tobacco users who are not using cigarettes get Non-Tobacco rates. Small mortgages. |
| Mortgage Protector I  | Shen Life | Term 10, 15, 20, 30 Yr. (Extended Premium Guarantee NOT available.) Return of Premium available.         | \$25,000- unlimited  | 18-60     | Last Birthday    | Non-Occ for those with Workman’s Comp. We can sell it to truck drivers. Occupational DI for those with no DI, no Workman’s Comp. Has 12-mo. own occ definition. | No medical exam up to \$175,000 (Must have mortgage 24 months or newer to avoid exam.)   | ALWAYS. Oral diabetics, minor health challenges to Table D, client wants to avoid medical exam, heavy people. Tobacco users that are not using cigarettes get SelecTobacco rates. Mortgage between 14-24 mos.             |
| Mortgage Protector II | Shen Life | Term 10, 15, 20, 30 Yr. (Extended Premium Guarantee NOT available.) Return of Premium available.         | \$25,000 – unlimited | 18-65     | Last Birthday    | Non-Occ for those with Workman’s Comp. We can sell it to truck drivers. Occupational DI for those with no DI, no Workman’s Comp. Has 12-mo. own occ definition  | No medical exam up to \$200,000 (Must have mortgage 24 months or newer to avoid exam.)   | ALWAYS. Oral diabetics, minor health challenges to Table D, client wants to avoid medical exam, heavy people. Tobacco users that are not using cigarettes get SelecTobacco rates. Mortgages between 14-24 mos.            |

**NOTE: This matrix is not intended to provide details on every product listed. Be sure to consult Producers Guide for each product before selling it.**

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