

GI Carrier Comparison



Carrier	American General	Gerber	Great Western	Americo	United Home Life
Product Name	<i>GIWL</i>	<i>Guaranteed Life</i>	<i>Guaranteed Assurance</i>	<i>Eagle Premier Guaranteed</i>	<i>Guaranteed Issue Whole Life</i>
Coverage amounts	\$5,000-\$25,000	\$5,000- \$25,000	\$1,000- \$40,000	\$2,000-\$10,000	\$5,000-\$10,000
Ages for coverage	50-85	50-80	40-80	50-80	45-75
Tobacco Rated	no	no	no	no	yes
Chronic Illness	No Charge>Returns 100% of premiums paid up to 50% of Face Amount				
Terminal Illness	No Charge- 50% of DB within 24 months life expectancy			No Charge- Death expected in 12 months (24 months in IL, MA, TX). 50% of DB	
Graded Death Benefit	Years 1-2 110% of Premiums paid Years 3+ Full Face Amt Accidental Death - Full Face Amt Suicide-Premiums refunded	Years 1-2 all Premiums paid plus 10% of earned premium Years 3+ Full Face Amt	Years 1-2 110% of cumulative premiums Years 3+ Full Face Amt	Year 1- DB equals return of premium plus 3% Year 2- DB equals return of premium plus 10% Year 3-DB equals 75% of face amt (100% in IL, NH, NJ, WV) Year 4 -DB equals 100% of Face Amt	Year 1 Refund of premium plus 6% interest Year 2 Refund of premium plus 12% interest Year 3 Refund of premium plus 18% interest Years 3+ Full Face Amt
Child/Grandchild Rider			\$1 -pays \$2500 on death of child/grandchild	available up to age 25	
Additional Riders Available			Spousal Bonus Rider- Extra \$1000 death Benefit on the death of the first spouse; Both must have policies		
Premiums	Fixed Premiums	Fixed Premiums	Fixed Premiums	Fixed Premiums	Fixed Premiums
Payment options	ACH, Credit Card, Direct Express	ACH (up to 8% discount), Credit card, Direct Express	ACH, Credit Card	ACH	ACH, Direct Express
Monthly Modal Factor	0.0834	0.090909		0.095	0.087
Annual Policy Fee	\$24	\$11	\$35	\$40	\$50
Additional Sales Notes	No replacements or conversions into this product				