

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				

GI Price Quotes



	American General	Gerber	Great Western	Americo	United Home Life
Male \$10,000 policy Guaranteed	<i>GIWL</i>	<i>Guaranteed Life</i>	<i>Guaranteed Assurance</i>	<i>Eagle Premier Guaranteed</i>	<i>Guaranteed Issue Whole Life</i>
50 Male Non Smoker	\$51.92	\$44.09	\$59.58	\$94.77	\$66.63
50 Male Smoker	---	---	---	---	\$77.13
55 Male Non Smoker	\$56.50	\$57.93	\$64.58	\$113.30	\$76.73
55 Male Smoker	---	---	---	---	\$92.14
60 Male Non Smoker	\$63.17	\$63.89	\$75.42	\$131.82	\$91.42
60 Male Smoker	---	---	---	---	\$114.47
65 Male Non Smoker	\$73.09	\$85.16	\$92.08	\$158.09	\$110.02
65 Male Smoker	---	---	---	---	\$144.16
70 Male Non Smoker	\$93.14	\$99.18	\$119.58	\$220.83	\$137.50
70 Male Smoker	---	---	---	---	\$183.86
75 Male Non Smoker	\$124.49	\$139.52	\$158.75	\$302.66	\$173.13
75 Male Smoker	---	---	---	---	\$235.79
80 Male Non Smoker	\$175.15	\$247.32	\$227.92	\$312.16	---
80 Male Smoker	---	---	---	---	---
85 Male Non Smoker	\$298.86	---	---	---	---
85 Male Smoker	---	---	---	---	---

GI Price Quotes



	American General	Gerber	Great Western	Americo	United Home Life
Female \$10,000 policy Guaranteed	<i>GIWL</i>	<i>Guaranteed Life</i>	<i>Guaranteed Assurance</i>	<i>Eagle Premier Guaranteed</i>	<i>Guaranteed Issue Whole Life</i>
50 Female Non Smoker	\$35.83	\$34.47	\$49.58	\$73.55	\$60.46
50 Female Smoker	---	---	---	---	\$69.03
55 Female Non Smoker	\$39.86	\$44.28	\$56.25	\$87.75	\$68.53
55 Female Smoker	---	---	---	---	\$80.85
60 Female Non Smoker	\$45.14	\$51.06	\$66.25	\$101.95	\$80.05
60 Female Smoker	---	---	---	---	\$98.14
65 Female Non Smoker	\$54.51	\$62.61	\$80.42	\$122.09	\$94.27
65 Female Smoker	---	---	---	---	\$120.52
70 Female Non Smoker	\$70.41	\$75.53	\$102.08	\$157.37	\$113.23
70 Female Smoker	---	---	---	---	\$147.45
75 Female Non Smoker	\$95.82	\$108.17	\$138.75	\$215.31	\$136.96
75 Female Smoker	---	---	---	---	\$181.49
80 Female Non Smoker	\$135.12	\$176.37	\$190.42	\$224.84	---
80 Female Smoker	---	---	---	---	---
85 Female Non Smoker	\$204.20	---	---	---	---
85 Female Smoker	---	---	---	---	---