

UPDATED JAN 2022

Life Insurance Carriers and Product Overviews

 **pendella**technologies

| Underwriting Type | SBLI | Haven Life | National Life | Protective Life | Assurity | Mutual of Omaha | Guaranteed Trust Life | Protection Plus Life |
|---|------|------------|---------------|-----------------|----------|-----------------|-----------------------|----------------------|
| Instant Decision | ✓ | ✓ | | | | | | |
| Accelerated Decision | ✓ | | ✓ | ✓ | ✓ | ✓ | | |
| Full Underwriting (medical exam) | ✓ | | ✓ | ✓ | ✓ | ✓ | | |
| Point of Sale (limited underwriting, same day decision) | ✓ | | | | ✓ | ✓ | ✓ | ✓ |

| Product Type | SBLI | Haven Life | National Life | Protective Life | Assurity | Mutual of Omaha | Guaranteed Trust Life | Protection Plus Life |
|----------------------|------|------------|---------------|-----------------|----------|-----------------|-----------------------|----------------------|
| Term Life | ✓ | | ✓ | ✓ | ✓ | ✓ | | |
| Decreasing Term Life | | ✓ | | ✓ | | | | |
| Whole Life | ✓ | | ✓ | ✓ | ✓ | | | |
| Universal Life | | | ✓ | ✓ | ✓ | ✓ | | |
| Final Expense | | | | | | ✓ | ✓ | |
| Guaranteed Term Life | | | | | | | | ✓ |
| Accidental Death | | | | | ✓ | ✓ | | |

| Policy Delivery | SBLI | Haven Life | National Life | Protective Life | Assurity | Mutual of Omaha | Guaranteed Trust Life | Protection Plus Life |
|-----------------------|------|------------|---------------|-----------------|----------|-----------------|-----------------------|----------------------|
| E-Delivery | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| Online Account Access | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |

| Medical Exams | SBLI | Haven Life | National Life | Protective Life | Assurity | Mutual of Omaha | Guaranteed Trust Life | Protection Plus Life |
|--------------------------------------|--------|------------|---------------|-----------------|----------|-----------------|-----------------------|----------------------|
| No Medical Exams (if qualify) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Coverage Maximum for No Medical Exam | \$750K | \$8,000/mo | \$2M | \$1M | \$500K | \$2M | \$20K | \$50K |

| Financial Ratings | SBLI | Haven Life | National Life | Protective Life | Assurity | Mutual of Omaha | Guaranteed Trust Life | Protection Plus Life |
|------------------------|------|------------|---------------|-----------------|----------|-----------------|-----------------------|----------------------|
| Moody's | N/A | AA3 | A1 | A1 | N/A | A1 | N/A | N/A |
| AM Best | A | A++ | A+ | A+ | A- | A+ | B++ | N/A |
| Standard and Poor's | A- | AA+ | A+ | AA- | N/A | A+ | N/A | N/A |
| Better Business Bureau | A+ | B- | A+ | A+ | A+ | A+ | A+ | N/A |