

PRODUCT TIER LEVELS CHART

Product application packs highlighted in **BOLD** should always be in stock and are a **MUST** for agents running appointments for the **FIRST** time.

TIER 1 – Simplified Issue

- **CFG Safeshield (Simplified Issue app pack)**
- **Foresters Strong Foundation Term (Multi Product app pack)**
- **Foresters Smart UL (Multi Product app pack)**
- Mutual of Omaha Term Life Express (Simplified Issue app pack)
- Mutual of Omaha Guaranteed Universal Life Express (Simplified Issue app pack. Paper Only – no Eapp)

TIER 2 – Final Expense

- **CFG Dignified Choice (Final Expense app pack)**
- **Foresters PlanRight (Final Expense app – Paper app only. No Eapp)**
- Mutual of Omaha Living Promise (Final Expense app pack)
- **Transamerica Immediate Solutions (Issue ages 0-44 app pack. Paper Only – no Eapp)**
- **Transamerica Immediate Solutions (Issue ages 45-85 app pack. Paper Only – no Eapp)**

TIER 3 – Guaranteed Issue

- **AIG (issue ages 50-85) (Agent must be appointed with AIG prior to writing this product)**
- **Great Western Insurance Company (Issue ages 40-80 paper app pack – OR Eapp using “My Enroller”)**

TIER 4 – Miscellaneous

- ✓ **Mutual of Omaha Children’s Whole Life (Child Whole Life app pack)**
 - ✓ **Mutual of Omaha Guaranteed Advantage (Accidental Death app pack) ****
- **Agents must hold Health License in order to write Accidental Death Product**

TIER 5 – Fully Underwritten

- Fidelity & Guaranty Life – Life Elite and Life Choice (Universal life app pack)
- Foresters YOUR TERM (Multi Product app pack – paper only – No Eapp)
- Mutual of Omaha Guaranteed Universal Life (Fully underwritten app pack. Paper only – no Eapp)
- Mutual of Omaha Term Life Answers (Fully underwritten app pack)