



Companies, Products and Other Services we offer!

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Our Purpose

- **Producer Resources LLC** was developed with the independent producer and agencies needs in mind!
- **With over 35 Years experience sales and marketing in the insurance industry,** we understand where you need our assistance.
- **Strength in numbers!** Thanks to you and all of our independent producing partners, we are able to **negotiate excellent compensation contracts with the insurance companies and other vendors.**
- **Independence** – We value your independent spirit and approach the business as mediators and facilitators
- **Commissions & Incentives** – Through our combined sales volume we are able to negotiate with insurance companies on your behalf to offer excellent commissions and company incentives.
- **Products** - Our focus is on life insurance and annuity products.
- **Features** – Product features such as living benefits, chronic, critical care, confinement care, and terminal illness riders are important policy riders.
- **Training** – We offer a library of resources from how to get started, prospecting, sales training, how to create your very own profitable and rewarding business
- **Resources & Tools** – In addition to company and product information availability, we have included tools suchs “Quoting engines”, Underwriting tools, and lead sources.

Our Portfolio of Products

- We listened to your product needs and determined to offer the following Companies and products.
- The products will be divided into two list;
- Product line or by needs they serve
- By Company
- We believe we have assembled a portfolio of life insurance products that will meet your requirements and your clients needs.
- Product Line by underwritten class
 - Simplified Issue sometimes referred as “Final Expense“/ simple Yes - No” life Products
 - Graded & Modified Death Benefit life products
 - Guaranteed Issue life products
 - Non-Medical / sometimes referred to Jet Issue life products
 - Traditional Underwritten life products

Companies We Represent

Companies with an * Asterix are our primary Companies

- **AIG / American General Life**
- **American Amicable Life */ Occidental Life of North Carolina ***
- **American National Life**
- **Assurity Life**
- **Columbian Life / Columbian Mutual Life ***
- **Gerber Life**
- **Great Western Insurance Company ***
- **North American Company for Life & Health ***
- **Royal Neighbors ***
- **Sons of Norway**

Simplified Issue Whole Life, aka Final Expense Products

- **Final Expense products are typically a whole life products, underwritten on a simplified issue basis. Table D - Standard class.**
- **Typically, they offer a combination of level death benefit, graded death benefit and or a modified death benefit.**
- **Insurability is determined on how your proposed insured answers the health questions, MIB, Prescription information, some cases an MVR and or Telephone interview and APS.**
- **The target market for these products are for adult seniors from age 50 to 85, and for younger individuals who have certain health conditions that will**

Simplified Issue Whole Life, aka Final Expense Products

- **Dignified Choice Classic Series by Columbian Life Insurance Company**
- **Senior Choice by American Amicable Life / Occidental Life of North Carolina Insurance Companies**
- **Family Choice by American Amicable Life / Occidental Life of North Carolina Insurance Companies**
- **Simple Solutions by Sons of Norway**
- **Simplified Issue Whole Life by Royal Neighbors of America**

Simplified Issue Whole Life, aka Final Expense Products

Example: Face Amount \$15,000 / Male Age 65 – Non-Tobacco

Resident State: **Florida**
 Tobacco Usage: **No**
 Gender: **Male**

Coverage: **\$15,000**
 Benefit Type: **Level Benefit**
 Current Age: **65**

★	Sons of Norway	\$813.15	\$69.12	Simple Solutions	← Best Rate, Low Comp, Not Available in all States →
Company		Annual Premium	Monthly Premium	Plan Name	
★	Columbian Life	\$978.78	\$85.15	Dignified Choice Classic Elite	← Best Rate, good Comp! →
★	Am. Amicable (Choice)	\$1,003.35	\$88.29	Senior Choice Level	
	Occidental Life	\$1,003.35	\$88.29	Senior Choice Level	← Best all round product & Comp! →
★	Royal Neighbors	\$1,018.70	\$88.65	Level Benefit	← No Height or Weight, Good Comp! →
	Great Western	\$1,009.60	\$90.86	Great Assurance	← No Height or Weight, Low Comp →
	Columbian Life	\$1,297.68	\$112.90	Dignified Choice Classic Select	
	Columbian Life	\$1,494.10	\$129.99	Simple Security (Bank Draft)	

Graded 30% - 70% & Modified R.O.P Death Benefit Products

Example: Face Amount \$15,000 / Male Age 65 – Non-Tobacco

Resident State: **Florida**
 Tobacco Usage: **No**
 Gender: **Male**

Coverage: **\$15,000**
 Benefit Type: **Graded / Modified Benefit**
 Current Age: **65**

Carrier underwriting standards differ based on health requirements.
 Client may not qualify for every carrier. See agent for details.

Note: “Modified Benefit” Plans are R.O.P “Return of Premium” Plus a stated Interest Rate during the First Two policy years.

“Graded Death Benefit” Plans normally Pay 30% the 1st Year, 70% the 2nd policy, 100% the 3rd Year of the ultimate death benefit and thereafter.

Company	Annual Premium	Monthly Premium	Plan Name	
AIG	\$1,285.56	107.13	SimpliNow Legacy Max (Pay to)	← 2-Yr – R.O.P plus 10%
Am. Amicable (Choice) ★	\$1,281.45	112.77	Senior Choice Graded Benefit	← 30% Yr -1 / 70% Yr-2 / 100% Yr-3
Great Western	\$1,338.55	120.47	Graded Death Benefit	← 30% Yr -1 / 70% Yr-2 / 100% Yr-3
American National (TX)	\$1,404.10	125.67	Strategy Graded Benefit	← 30% Yr -1 / 70% Yr-2 / 100% Yr-3
Am. Amicable (Choice) ★	\$1,526.25	134.31	Senior Choice Modified Benefit	← 2-Yr – R.O.P plus 10%
American National (TX)	\$1,757.65	157.31	Strategy Modified Benefit	← 2-Yr – R.O.P plus 10%
Columbian Life	\$1,877.28	163.32	Dignified Choice Classic Advantage	← 2-Yr – R.O.P plus 6%

Guaranteed Issue Whole Life

- **Guaranteed Issue Whole Life by AIG “ American General Life”**
- **Guaranteed Issue Whole Life by Gerber Life**
- **Guaranteed Assurance by Great Western Insurance Company**
- **All plans have a 2 yr R.O.P plus interest**

Resident State: **Florida**

Coverage: **\$15,000**

Tobacco Usage: **No**

Benefit Type: **Guaranteed Issue**

Gender: **Male**

Current Age: **65**

Carrier underwriting standards differ based on health requirements.
Client may not qualify for every carrier. See agent for details.

Company	Annual Premium	Monthly Premium	Plan Name
Gerber Life	\$1,527.38	127.28	Guaranteed Life (ACH)
AIG	\$1,621.65	135.25	GI - Max Pay Age 84
Great Western	\$1,640.00	136.61	Guaranteed Assurance

Traditional Whole Life

- **Jet Whole Life by Royal Neighbors of America**
- **Signature Whole Life by American National Life Insurance Company**
- **Life Solutions LP90 by Columbian Life Insurance Company**
- **Participating Whole Life by Assurity Life**
- **Participating Whole Life by Sons of Norway**

Traditional Whole Life

\$50,000 Male Age 45 Standard Non-Tobacco

WHOLE LIFE PLANS

	Product	Face	Riders	Accelerated Benefits	Monthly Premium	Premium Period	CSV 10 Yrs	CSV 20 Yrs	CSV Age 80	CSV Age 90	CSV Age 100	RPU 10 Yrs	RPU 20 Yrs	RPU Age 80	RPU Age 90	RPU Age 100		
Company	Name	Amount	WP	Chronic	Critical	Death												
1	RNA Jet WL	\$50,000	X	X	X	X	\$79.53	Age 121	\$5,613.00	\$14,641.00	\$30,647.00	\$39,532.00	\$43,861.00	\$15,389.00	\$29,640.00	\$42,378.00	\$46,499.00	\$48,086.00
2	SON WL	\$50,000	X	X		X	\$84.92	Age 121	\$5,613.00	\$14,641.00	\$30,647.00	\$39,532.00	\$43,861.00	\$15,389.00	\$29,640.00	\$42,378.00	\$46,499.00	\$48,086.00
3	SON Par-WL	\$50,000	X	X		X	\$92.27	Age 121	\$5,908.00	\$15,905.00	\$35,394.00	\$47,951.00	\$56,499.00	N/A	N/A	N/A	N/A	N/A
6	ANICO Signature	\$50,000	X	X	X	X	\$97.92	Age 121	\$5,892.00	\$15,713.00	\$34,577.00	\$46,797.00	\$54,920.00	N/A	N/A	N/A	N/A	N/A
7	CLIC Life Solutions	\$50,000	X	X	X	X	\$99.98	Age 90	\$6,070.00	\$18,082.00	\$32,958.00	\$42,664.00	\$45,607.00	\$16,123.00	\$35,036.00	\$44,870.00	\$50,000.00	\$50,000.00
5	Sagicor Sage WL	\$50,000	X	X	X	X	\$97.52	Age 121	\$5,613.00	\$14,641.00	\$30,647.00	\$39,532.00	\$43,861.00	\$15,389.00	\$29,640.00	\$42,378.00	\$46,499.00	\$48,086.00
4	Mutual Trust Horizon WL	\$50,000	X	X	X	X	\$93.44	Age 121	\$6,070.00	\$16,465.00	\$38,105.00	\$54,251.00	\$67,538.00	N/A	N/A	N/A	N/A	N/A
8	Assurity WL	\$50,000	X	X	X	X	\$100.66	Age 121	\$6,827.00	\$18,487.00	\$41,612.00	\$57,792.00	\$70,643.00	\$18,572.00	\$36,802.00	\$56,502.00	\$66,732.00	\$76,031.00

\$100K Female Age 45 Standard Non-Tobacco

WHOLE LIFE PLANS

	Product	Face	Riders	Accelerated Benefits	Monthly Premium	Premium Period	CSV 10 Yrs	CSV 20 Yrs	CSV Age 80	CSV Age 90	CSV Age 100	RPU 10 Yrs	RPU 20 Yrs	RPU Age 80	RPU Age 90	RPU Age 100		
Company	Name	Amount	WP	Chronic	Critical	Death												
1	RNA Jet WL	\$100,000	X	X	X	X	\$126.67	Age 121	\$10,163.00	\$26,529.00	\$57,723.00	\$76,558.00	\$87,795.00	\$30,663.00	\$58,533.00	\$84,221.00	\$92,737.00	\$96,567.00
2	SON WL	\$100,000	X	X		X	\$138.64	Age 121	\$10,163.00	\$26,529.00	\$57,723.00	\$76,558.00	\$87,795.00	\$30,663.00	\$58,533.00	\$84,221.00	\$92,737.00	\$96,567.00
6	SON Par-WL	\$100,000	X	X		X	\$159.55	Age 121	\$11,019.00	\$29,922.00	\$69,937.00	\$98,245.00	\$119,462.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	ANICO Signature	\$100,000	X	X	X	X	\$149.30	Age 121	\$10,595.00	\$28,285.00	\$64,440.00	\$89,376.00	\$108,128.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	CLIC Life Sol	\$100,000	X	X	X	X	\$155.21	Age 90	\$11,928.00	\$34,161.00	\$63,454.00	\$83,371.00	\$90,917.00	\$33,125.00	\$70,211.00	\$89,871.00	\$100,000.00	\$100,000.00
4	Sagicor Sage WL	\$100,000	X	X	X	X	\$149.40	Age 121	\$10,163.00	\$26,529.00	\$57,723.00	\$76,558.00	\$0.00	\$30,633.00	\$58,533.00	\$84,221.00	\$92,737.00	\$96,567.00
7	Mutual Trust Horizon WL	\$100,000	X	X	X	X	\$161.39	Age 121	\$12,140.00	\$32,930.00	\$76,209.00	\$108,502.00	\$135,077.00	N/A	N/A	N/A	N/A	N/A
8	Assurity WL	\$100,000	X	X	X	X	\$163.56	Age 121	\$12,050.00	\$33,129.00	\$77,441.00	\$110,330.00	\$138,468.00	\$35,913.00	\$71,758.00	\$110,923.00	\$131,200.00	\$149,516.00

Simplified Issue Term Life

Term life insurance products underwritten on a simplified issue basis have become very popular.

WHY? Simple short application with qualification based on yes or no answers. To complete the underwriting process, the Company will order an MIB “Medical Information Bureau”, Script Check “Prescription Drug Data Check”, When necessary a PHI “ Telephone History Interview, and Lexus Nexis check.

Point of Sale Decision ! If application completed via electronic application, 85% of cases will received an immediate approval decision at the time of sale.

Simplified Issue Term Life

- **Term Made Simple by American Amicable Life / Occidental Life of North Carolina Insurance Companies**
- **Easy Term by American Amicable Life / Occidental Life of North Carolina Insurance Companies**
- **Home Protector by American Amicable Life / Occidental Life of North Carolina Insurance Companies**
- **Survivor Protector by American Amicable Life / Occidental Life of North Carolina Insurance Companies**
- **SafeShield by Columbian Life Insurance Company**

Simplified Issue Term Life

Rate comparison based on the following
20 Yr level term - \$250,000 face amount - Female age 35 Standard Non-Tobacco

Resident State: **Florida**
Tobacco Usage: **No**
Gender: **Female**

Coverage: **\$250,000**
Benefit Type: **20 Year Level Term**
Age: **35**

* Carrier underwriting standards differ based on health requirements.
Client may not qualify for every carrier. See agent for details.

Company	Annual	Monthly	Plan Name
American Amicable 	\$555.00	\$49.95	Term Made Simple :: 20 Year Standard Non-Tobacco
American Amicable	\$607.50	\$57.11	Easy Term 20 Non-Tobacco
American Amicable	\$650.00	\$57.20	Home Protector :: 20 Year Standard Non-Tobacco
Columbian Life	\$708.00	\$61.61	SafeShield Non-Tobacco

Jet Issue Non-Med Term Life

Term Life products that do not require paramedical exams, etc. Maximum Face amount \$500,000

**Rate comparison based on the following
20 Yr level term - \$250,000 face amount - Female age 35 Standard Non-Tobacco**

Resident State: **Florida**

Coverage: **\$250,000**

Tobacco Usage: **No**

Benefit Type: **20 Year Level Term**

Gender: **Female**

Age: **35**

* Carrier underwriting standards differ based on health requirements.

Client may not qualify for every carrier. See agent for details.

Company	Annual	Monthly	Plan Name
Assurity Life	\$285.00	\$24.80	Term Life Insurance :: 20 Yea Standard Non-Tobacco
Royal Neighbors	\$437.50	\$38.06	JETerm 20 Year Standard Non-Tobacco

Traditional Term Life

- **Advantage Gen-9 by North American for Life & Health Insurance**
- **Term Life by Assurity Life Insurance Company**
- **Jet Term by Royal Neighbors of America**

Traditional Term Life

Rate comparison based on the following
 20 Yr level term - \$250,000 face amount –
 Female age 35 Standard Non-Tobacco

<u>20 Year Level Term Guaranteed Survey</u>		Monthly Premiums	
Face Amount: \$250,000		Page 1 of 2	
Prepared for		Florida	
Prepared by		Non-Smoker	
Female Age: 35/35			
American General Life Insurance Company Select-a-Term - 20 Year Standard Non-Tobacco (RgNS)		North American Co for Life and Health ADDvantage Term 20 Gen 9 Non-tobacco (RgNS)	
Age 35	Guaranteed 19.39	Age 35	Guaranteed 23.10
		Age 55	213.40
		Age 56	233.64
		Age 57	253.00
		Age 58	273.24
		Age 59	294.36
Renewable to 55	Convertible to 55	Renewable to 95	Convertible to 50
Assurity Life Insurance Company Term Life Insurance - 20 Year Standard Non-Tobacco (RgNS)		Royal Neighbors of America JETerm 20 Year Standard Non-Tobacco (RgNS)	
Age 35	Guaranteed 24.80	Age 35	Guaranteed 38.06
Age 55	167.26	Age 55	89.39
Age 56	182.27	Age 56	140.94
Age 57	196.62	Age 57	192.27
Age 58	212.28	Age 58	243.82
Age 59	228.59	Age 59	295.15
Renewable to 95	Convertible to 53	Renewable to 95	Convertible to 47
American-Amicable Life Ins Co of TX SI - Term Made Simple - 20 Year Standard Non-Tobacco (RgNS)		Occidental Life Ins Co of North Carolina SI - Term Made Simple - 20 Year Standard Non-Tobacco (RgNS)	
Age 35	Guaranteed 49.95	Age 35	Guaranteed 49.95
Age 55	310.95	Age 55	374.85
Age 56	344.48	Age 56	414.23
Age 57	455.18	Age 57	455.18
Age 58	499.73	Age 58	499.28
Age 59	544.50	Age 59	543.38
Renewable to 95	Convertible to 75	Renewable to 95	Convertible to 75

Universal Life

Non-Lapse Universal Life

- **Signature Guaranteed UL by American National Life Insurance Company**
- **Custom Guarantee UL Gen 9 by North American Company for Life & Health**

Indexed Universal Life

- **Signature Performance Indexed UL by American National Life Insurance Company**
- **Builder Plus IUL3 by North American Company for Life & Health**

Annuities

Fixed Interest Annuities

- **Palladium, Century Plus and Wealth Quest Citadel Series by American National Life Insurance Company**
- **NAC Guarantee Plus by North American Company for Life & Health**

Indexed Annuity Products

- **Strategy Plus 7 & Plus 10 Series by American National Life Insurance Company**
- **Benefit Solutions, Charter Plus, Income Choice, Versa Choice series by North American Company for Life & Health**

We offer so much more than products!

- Product Training
- Sales Training
- Quoting engines
- Lead Sources
- Incentives

Thank You!