Product and Underwriting

What you sell and which carrier. Directional; the carrier guides outrank this page. 2026-09-07.

THE SHELF: WHAT EACH PRODUCT IS FOR

PRODUCT	WHAT IT IS	WHO IT FITS	THE TRAP
Term (mortgage protection)	Pure death benefit for 10/20/30 years, sized to the house. Cheapest per dollar. Family gets the check, not the bank.	Under 60, healthy enough, wants the house paid off.	Dies worthless if outlived; that is the point. ROP rider refunds premiums, costs more.
The bridge: small whole life	$10k-$35k permanent, no exam, health questions, pays day one on level tier.	60+, declined or priced out of term, family will sell anyway. Face = 10-12 months of the payment.	Level / graded / guaranteed-issue tiers by health. Graded = partial benefit years 1-2. Pick the carrier that gives LEVEL.
Simplified-issue term	Term with question-only underwriting, fast issue.	The phone-sale mortgage product.	Face caps by age; check the sheet.
Whole life / IUL (standard)	Permanent with cash value.	Know what they are. Not a mortgage-call product.	Never pitch IUL cash growth on a mortgage call.

RIDERS WORTH NAMING ON A CALL

Living / accelerated benefits (terminal, chronic, sometimes critical illness: an advance on the death benefit, not a second pot) · accidental death (cheap add) · waiver of premium (disability, separate paid rider) · child rider. Say: "most come with living benefits, I'll tell you exactly what yours includes when we pick the company."

CARRIERS ON THE SHELF (MASSACHUSETTS)

CARRIER	STATUS	PRODUCTS	THE NICHE
Foresters	**LIVE** #956595	**Strong Foundation** simplified term, no exam, $50k-$400k to age 55, $150k ages 56-75; takes managed diabetics and ex-smokers · **PlanRight** whole life 50-85, $5k-$35k, level / graded / modified; instant point-of-sale phone interview. Living benefits: critical + chronic + terminal, automatic.	The bridge home, and the diabetic / ex-smoker term home. MA apps: iGO or paper (LiveApp is off in MA). Double producer-bonus credit all September.
SBLI	at carrier	EasyTrak term (decision under 45 seconds; living benefits: terminal + chronic) · Living Legacy FE 50-80, $2k-$35k, **graded years 1-2**	The Massachusetts name. Use it in the opener; its FE is wrong for the bridge.
Banner / LGA	at carrier	OPTerm, fully underwritten term, price leader; living benefit: terminal only	Healthy + big face. Slower issue.
Kansas City Life	at carrier	Simple Issue Term, question-only, fast	The phone-fast mortgage term. Writing number arrives by text.
F&G	at carrier	IUL / annuities house	Not a mortgage-call lead.
Liberty Bankers	at carrier	SIMPL final expense	**Not sold in Massachusetts.**

The grid in one line: healthy + big face = Banner · phone-fast term = KC Life · diabetic or ex-smoker = Foresters · 60+ bridge = Foresters PlanRight level · rough health FE = wait for a carrier that writes MA.

Field Underwriting

Hear the condition, pick the door. Meds and dates first, quote second.

FIELD UNDERWRITING: HEAR THE CONDITION, PICK THE DOOR (DIRECTIONAL; THE CARRIER GUIDES OUTRANK THIS SHEET)

WHAT YOU HEAR	USUALLY MEANS	WHERE IT GOES
Type 2 diabetes, pills, controlled	Insurable, often standard on simplified issue	Foresters Strong Foundation / PlanRight level
Insulin, or diabetes with complications (neuropathy, kidney)	Term likely declined; FE graded or modified	PlanRight graded; refer up before quoting
Heart attack, stent, bypass 2+ years ago, stable	Term hard; FE often level after 2 years	PlanRight, ask the date; under 2 years = graded
Stroke or TIA	Same shape as heart: date decides	PlanRight by date; term unlikely
Cancer, in remission 2+ years (not skin)	FE level possible; term case by case	PlanRight; write the type and year
Cancer under treatment, or under 2 years	Graded / modified only	PlanRight modified; be straight about the 2-year window
COPD with oxygen, dialysis, current alcohol/drug treatment, hospice, dementia	Guaranteed issue or decline	Do not quote level. Refer up.
Ex-smoker, quit 12+ months	Non-tobacco rates at many carriers	Foresters; ask the quit date
Build way over the chart	Rated or declined on term; FE has its own chart	Check the build chart before the number
Healthy, under 60, big mortgage	Full term at the best price	Banner or KC Life when live; Foresters term today

When in doubt, refer up. Never guess a placement. The one thing that loses a chargeback is a policy issued on a wrong tier. Meds and dates first, quote second.