

FAMILY FIRST LIFE COMP GUIDE

FFL CONTRACT	AMERICO		Mutual of Omaha								AIG	TRANSAMERICA
	HMS125	EAGLE PREMIER	TERM LIFE EXPRESS	FINAL EXPENSE	GUARANTEED UL	CHILDREN'S WHOLE LIFE	UNIVERSAL LIFE	TERM LIFE ANSWERS	ACCIDENTAL DEATH	IUL/IULE	GWL	FE
145	145%	135%	145%	125%	105%	100%	105%	110%	130%	130%	-	-
140	140%	135%	140%	125%	105%	100%	105%	110%	130%	130%	80%	120%
135	135%	130%	135%	120%	100%	97%	100%	105%	125%	125%	70%	115%
130	130%	125%	130%	115%	95%	95%	95%	100%	120%	120%	70%	110%
125	125%	120%	125%	110%	90%	92%	90%	95%	115%	115%	60%	105%
120	120%	115%	120%	105%	85%	90%	85%	90%	110%	110%	60%	100%
115	115%	110%	115%	100%	80%	85%	80%	85%	105%	105%	55%	95%
110	110%	105%	110%	95%	75%	80%	75%	80%	100%	100%	55%	90%
105	105%	100%	105%	90%	70%	75%	70%	75%	95%	95%	50%	85%
100	100%	95%	100%	86%	65%	70%	65%	70%	90%	90%	50%	80%
95	95%	90%	95%	82%	60%	65%	60%	65%	85%	85%	50%	75%
90	90%	85%	90%	78%	55%	60%	55%	60%	75%	80%	50%	70%
85	85%	80%	85%	74%	50%	55%	50%	55%	70%	75%	45%	65%
80	80%	75%	80%	70%	45%	50%	45%	50%	65%	70%	45%	60%
75	75%	70%	75%	65%	40%	45%	40%	45%	60%	65%	45%	55%
70	70%	65%	70%	61%	35%	40%	35%	40%	55%	55%	45%	50%
65	65%	60%	65%	57%	30%	35%	30%	35%	50%	50%	45%	50%

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FFL CONTRACT	COLUMBIAN FINANCIAL GROUP		Royal Neighbors of America® LIFE INSURANCE and ANNUITIES				Accordia Life		PROSPERITY LIFE GROUP®		Foresters Financial		National Life Group®
	SAFESHIELD TERM	FE	TERM	ROYAL LEGACY SPWL	SECURE LIFE UL	SI WHOLE LIFE	IUL	TERM	WHOLE LIFE	PRIME TERM	STRONG FOUNDATION	PLANRIGHT	UNIVERSAL LIFE
145	-	-	-	-	-	-	-	-	-	-	-	-	-
140	120%	120%	120%	16%	125%	125%	110%	110%	125%	105%	120%	120%	110%
135	115%	115%	115%	15%	120%	120%	105%	105%	120%	100%	115%	115%	105%
130	110%	110%	110%	14%	112%	110%	100%	100%	115%	95%	110%	110%	100%
125	105%	105%	100%	13%	105%	100%	95%	95%	110%	90%	105%	105%	95%
120	100%	102.5%	100%	13%	105%	100%	90%	90%	105%	80%	100%	100%	90%
115	95%	100%	100%	13%	105%	100%	85%	85%	100%	80%	95%	95%	85%
110	90%	97.5%	95%	13%	100%	95%	80%	80%	95%	70%	90%	90%	80%
105	85%	95%	90%	12%	95%	90%	75%	75%	90%	70%	85%	85%	75%
100	80%	90%	85%	11%	90%	85%	70%	70%	85%	70%	80%	80%	70%
95	75%	85%	80%	10%	85%	80%	65%	65%	80%	60%	75%	75%	65%
90	70%	80%	75%	9%	80%	75%	60%	60%	75%	60%	70%	70%	60%
85	65%	75%	50%	7%	50%	45%	55%	55%	70%	60%	65%	65%	55%
80	60%	70%	50%	7%	50%	45%	50%	50%	65%	40%	60%	60%	50%
75	55%	65%	50%	7%	50%	45%	45%	45%	60%	40%	55%	60%	45%
70	50%	60%	50%	7%	50%	45%	40%	40%	50%	40%	50%	60%	40%
65	50%	60%	50%	7%	50%	45%	40%	40%	50%	40%	45%	60%	40%

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FFL CONTRACT	AMERICAN-AMICABLE LIFE INSURANCE COMPANY					GWIC GREAT WESTERN INSURANCE COMPANY	John Hancock	Liberty Bankers Insurance Group	aetna™
	FE	EZ TERM	SECURE LIFE	HOME PROTECTOR	OBA	FX	SI	FX	WHOLE LIFE
145	125%	100%	140%	145%	105%	-	145%	-	-
140	125%	100%	140%	140%	105%	100%	140%	120%	144%
135	120%	95%	135%	135%	100%	95%	135%	115%	137%
130	115%	90%	130%	130%	95%	90%	130%	110%	130%
125	110%	85%	125%	125%	90%	85%	125%	105%	125%
120	105%	80%	120%	120%	85%	85%	120%	100%	120%
115	100%	75%	115%	115%	80%	85%	115%	95%	115%
110	95%	70%	110%	110%	75%	80%	110%	90%	107.5
105	90%	65%	105%	105%	70%	80%	105%	85%	100%
100	85%	60%	100%	100%	65%	80%	100%	80%	92.5%
95	80%	55%	95%	95%	60%	80%	95%	75%	85%
90	75%	50%	90%	90%	55%	75%	90%	70%	77.5%
85	70%	45%	85%	85%	50%	75%	85%	65%	70%
80	65%	40%	80%	80%	45%	75%	80%	60%	70%
75	60%	35%	75%	75%	40%	75%	75%	55%	70%
70	55%	30%	70%	70%	35%	75%	70%	50%	70%
65	50%	25%	65%	65%	35%	75%	65%	50%	70%

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FFL CONTRACT					
	FX	GIWL	WHOLE LIFE	ACCIDENTAL	TERM
145	-	-	-	-	-
140	110%	70%	120%	100%	110%
135	105%	65%	115%	95%	105%
130	100%	60%	110%	90%	100%
125	95%	55%	105%	85%	95%
120	90%	50%	100%	80%	90%
115	85%	45%	95%	75%	85%
110	80%	40%	90%	70%	80%
105	75%	35%	85%	65%	75%
100	70%	30%	80%	60%	70%
95	65%	25%	75%	55%	65%
90	60%	25%	70%	50%	60%
85	55%	25%	65%	50%	55%
80	50%	25%	60%	50%	50%
75	45%	25%	55%	45%	45%
70	45%	25%	55%	45%	45%
65	45%	25%	55%	45%	45%