

# FAMILY FIRST LIFE COMP GUIDE

	Acordia Life		Aetna	Aflac
FFL Contract	IUL	Term	Whole Life	Final EX
145	-	-	-	-
140	110%	110%	144%	123%
135	105%	105%	137%	118%
130	100%	100%	130%	113%
125	95%	95%	125%	108%
120	90%	90%	120%	100%
115	85%	85%	115%	93%
110	80%	80%	107.5	85%
105	75%	75%	100%	78%
100	70%	70%	92.5	70%
95	65%	65%	85%	70%
90	60%	60%	77.5	70%
85	55%	55%	70%	63%
80	50%	50%	70%	63%
75	45%	45%	70%	63%
70	40%	40%	70%	63%
65	40%	40%	70%	63%

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American Amicable								
FFL Contract	Senior/Family Choice	EZ Term	Secure Life	Home Protector	OBA	Term Made Simple	Family Protector	XUL
145	125%	100%	140%	145%	100%	130%	130%	105%
140	125%	100%	140%	140%	100%	130%	130%	105%
135	120%	95%	135%	135%	95%	125%	125%	100%
130	115%	90%	130%	130%	90%	120%	120%	95%
125	110%	85%	125%	125%	85%	115%	115%	90%
120	105%	80%	120%	120%	80%	110%	110%	85%
115	100%	75%	115%	115%	75%	105%	105%	80%
110	95%	70%	110%	110%	70%	100%	100%	75%
105	90%	65%	105%	105%	65%	95%	95%	70%
100	85%	60%	100%	100%	60%	90%	90%	65%
95	80%	55%	95%	95%	55%	85%	85%	60%
90	75%	50%	90%	90%	50%	80%	80%	55%
85	70%	45%	85%	85%	45%	75%	75%	50%
80	65%	40%	80%	80%	40%	70%	70%	45%
75	60%	35%	75%	75%	35%	65%	65%	45%
70	55%	30%	70%	70%	30%	60%	60%	45%
65	50%	25%	65%	65%	30%	55%	55%	45%

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	<u>Americo</u>		<u>Corebridge</u>	
FFL Contract	HMS 125	Eagle Premier	GIWL	SIWL
145	145%	135%	80.0%	132%
140	140%	135%	80.0%	132%
135	135%	130%	77.5%	127%
130	130%	125%	75.0%	122%
125	125%	120%	72.5%	117%
120	120%	115%	70.0%	112%
115	115%	110%	67.5%	107%
110	110%	105%	65.0%	102%
105	105%	100%	62.5%	97%
100	100%	95%	60.0%	92%
95	95%	90%	57.5%	87%
90	90%	85%	57.5%	82%
85	85%	80%	55.0%	77%
80	80%	75%	55.0%	72%
75	75%	70%	55.0%	67%
70	70%	65%	55.0%	62%
65	65%	60%	55.0%	57%

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	<b>Foresters</b>		<b>Liberty Bankers</b>	<b>Ladder Life</b>	<b>NLG</b>
<b>FFL Contract</b>	<b>Strong Foundation</b>	<b>Planright</b>	<b>FX</b>	<b>FX</b>	<b>Universal Life</b>
145	-	-	125%	-	-
140	120%	120%	125%	120%	110%
135	115%	115%	120%	115%	105%
130	110%	110%	115%	110%	100%
125	105%	105%	110%	105%	95%
120	100%	100%	105%	100%	90%
115	95%	95%	100%	95%	85%
110	90%	90%	95%	90%	80%
105	85%	85%	90%	85%	75%
100	80%	80%	85%	80%	70%
95	75%	75%	80%	75%	65%
90	70%	70%	75%	70%	60%
85	65%	65%	70%	65%	55%
80	60%	60%	65%	60%	50%
75	55%	60%	60%	50%	45%
70	50%	60%	55%	50%	40%
65	45%	60%	50%	50%	40%

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FFL Contract	Mutual of Omaha							Royal Neighbors			
	Term Life Express	Final Expense	IUL	Children's Whole Life	IULE	Term Life Answers	Accidental Death	Term	Royal Legacy SPWL	Secure Life IUL	SI Whole Life
145	145%	125%	125%	100%	130%	110%	130%	-	-	-	-
140	140%	125%	125%	100%	130%	110%	130%	120%	16%	125%	125%
135	135%	120%	120%	97%	125%	105%	125%	115%	15%	120%	120%
130	130%	115%	115%	95%	120%	100%	120%	110%	14%	112%	110%
125	125%	110%	110%	92%	115%	95%	115%	100%	13%	105%	100%
120	120%	105%	105%	90%	110%	90%	110%	100%	13%	105%	100%
115	115%	100%	100%	85%	105%	85%	105%	100%	13%	105%	100%
110	110%	95%	95%	80%	100%	80%	100%	95%	13%	100%	95%
105	105%	90%	90%	75%	95%	75%	95%	90%	12%	95%	90%
100	100%	86%	85%	70%	90%	70%	90%	85%	11%	90%	85%
95	95%	82%	80%	65%	85%	65%	85%	80%	10%	85%	80%
90	90%	78%	75%	60%	80%	60%	80%	75%	9%	80%	75%
85	85%	74%	70%	55%	75%	55%	75%	50%	7%	50%	45%
80	80%	70%	65%	50%	70%	50%	70%	50%	7%	50%	45%
75	75%	65%	60%	45%	65%	45%	65%	50%	7%	50%	45%
70	70%	61%	55%	40%	60%	40%	60%	50%	7%	50%	45%
65	65%	57%	50%	35%	55%	35%	55%	50%	7%	50%	45%

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FFL Contract	Transamerica		United Home Life				
	FE	UL	FX	GIWL	Whole Life	Accidental	Term
145	140%	120%	-	-	-	-	-
140	140%	120%	110%	70%	120%	100%	110%
135	135%	115%	105%	65%	115%	95%	105%
130	130%	110%	100%	60%	110%	90%	100%
125	125%	105%	95%	55%	105%	85%	95%
120	120%	100%	90%	50%	100%	80%	90%
115	115%	95%	85%	45%	95%	75%	85%
110	110%	90%	80%	40%	90%	70%	80%
105	105%	80%	75%	35%	85%	65%	75%
100	100%	75%	70%	30%	80%	60%	70%
95	95%	70%	65%	25%	75%	55%	65%
90	90%	60%	60%	25%	70%	50%	60%
85	85%	55%	55%	25%	65%	50%	55%
80	80%	50%	50%	25%	60%	50%	50%
75	75%	45%	45%	25%	55%	45%	45%
70	70%	40%	45%	25%	55%	45%	45%
65	70%	40%	45%	25%	55%	45%	45%

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Ethos							
FFL Contract	LGA Prime	TruStage TAWL	TruStage SITL	TruStage GAWL	Ameritas IUL	Ameritas SI Term	JH ROP
145	120.0%	120.0%	55.0%	30.0%	125.0%	120.0%	145.0%
140	117.5%	120.0%	52.5%	27.5%	120.0%	117.5%	145.0%
135	115.0%	117.5%	50.0%	25.0%	115.0%	115.0%	135.0%
130	112.5%	115.0%	47.5%	22.5%	110.0%	112.5%	130.0%
125	110.0%	110.0%	45.0%	20.0%	105.0%	110.0%	125.0%
120	107.5%	105.0%	42.5%	17.5%	100.0%	107.5%	115.0%
115	105.0%	100.0%	40.0%	15.0%	95.0%	105.0%	105.0%
110	102.5%	95.0%	37.5%	12.5%	90.0%	102.5%	100.0%
105	100.0%	90.0%	35.0%	10.0%	85.0%	100.0%	95.0%
100	97.5%	87.5%	32.5%	7.5%	80.0%	97.5%	90.0%
95	95.0%	85.0%	30.0%	5.0%	75.0%	95.0%	85.0%
90	92.5%	82.5%	27.5%	2.5%	70.0%	92.5%	80.0%
85	90.0%	80.0%	25.0%	2.5%	65.0%	90.0%	75.0%
80	87.5%	77.5%	22.5%	2.5%	60.0%	87.5%	70.0%
75	85.0%	70.0%	20.0%	2.5%	55.0%	85.0%	65.0%
70	82.5%	65.0%	17.5%	2.5%	50.0%	82.5%	60.0%
65	80.0%	60.0%	15.0%	2.5%	45.0%	80.0%	55.0%