

SOLIDITY INSURANCE GROUP AGENT COMP GUIDE BY CARRIER



F FFL PROMOTIONAL GUIDELINES

BUILDER CONTRACTS

145%	\$750,000 20 ISSUED-PAID LEGS AT \$10,000 EACH	TOTAL HIERARCHY ISSUED PAID	
140%	\$500,000 15 ISSUED-PAID LEGS AT \$10,000 EACH	TOTAL HIERARCHY ISSUED PAID	
135%	\$400,000 10 ISSUED-PAID LEGS AT \$10,000 EACH	TOTAL HIERARCHY ISSUED PAID	
130%	\$300,000 7 ISSUED-PAID LEGS AT \$10,000 EACH	TOTAL HIERARCHY ISSUED PAID	
125%	\$200,000 5 ISSUED-PAID LEGS AT \$10,000 EACH	TOTAL HIERARCHY ISSUED PAID	

PRODUCER CONTRACTS

	120% \$40,000 PERSONAL PRODUCTION ISSUED PAID
	115% \$35,000 PERSONAL PRODUCTION ISSUED PAID
	110% \$30,000 PERSONAL PRODUCTION ISSUED PAID
	105% \$25,000 PERSONAL PRODUCTION ISSUED PAID
	100% \$20,000 PERSONAL PRODUCTION ISSUED PAID
	95% \$15,000 PERSONAL PRODUCTION ISSUED PAID
	90% \$10,000 PERSONAL PRODUCTION ISSUED PAID
	85% \$5,000 PERSONAL PRODUCTION ISSUED PAID
	80% STARTING CONTRACT

BUILDER CONTRACTS

	\$150,000 TOTAL HIERARCHY ISSUED PAID	
	\$125,000 TOTAL HIERARCHY ISSUED PAID	
	\$100,000 TOTAL HIERARCHY ISSUED PAID	
	\$75,000 TOTAL HIERARCHY ISSUED PAID	
	\$50,000 TOTAL HIERARCHY ISSUED PAID	
	\$40,000 TOTAL HIERARCHY ISSUED PAID	
	\$30,000 TOTAL HIERARCHY ISSUED PAID	
	\$20,000 TOTAL HIERARCHY ISSUED PAID	

To qualify for a new contract level an agent must hit the required production for two consecutive months. FFL Production months end on the last Thursday of each month. For producer contracts only your personal production numbers will count toward your promotion. To maintain your compensation level, you must achieve the required production once every three months minimally.

For builder contracts your personal production and your total hierarchy's production will count toward your promotion. The 50% Max Rule does apply to all builder contracts. If one of your direct legs counts for over 50% of your entire hierarchies production you will only receive 50% credit for that leg. These contracts represent your FFL contract commission

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PRODUCER BONUS

Guidelines

The Personal Producer Bonus program has been redefined with a few key concepts critical for calculating agent bonuses; Total Monthly Issued Paid Premium, Carrier Bonusable Premium Percentages, Qualified Bonusable Premium, Persistency and Final Bonusable Premium

The program is structured around three main bonus components: Production, Lead Voucher and the Writer Increase.

PRODUCTION BONUS:

Determine the Total Monthly Issued Paid Premium which is the sum of the monthly production across all carriers. Calculate the Qualified Bonusable Premium by applying the specified percentage rates for each Bonusable Carrier to their respective production volumes. The Bonusable Premium percentage determined by the agent's persistency score is then applied to the Qualified Bonusable Premium. This final step determines the Final Bonusable Premium that will be used for calculating the agent's production bonus amount.

LEAD VOUCHER:

The Lead Voucher component is calculated by allocating 1% of the Production Bonus level amount to the agent as a lead voucher. Lead vouchers will be issued for FFL Exclusive Leads only.

WRITER INCREASE BONUS:

The Writer Increase Bonus component is designed to incentivize agents to grow their direct writer count and their team's overall volume. Growth is assessed by comparing the current month's direct writer count and team volume against the highest values recorded in the past 12 months.

Monthly PRODUCER BONUS

BASED ON MONTHLY ISSUED PAID LIFE VOLUME

\$20K IN LIFE =	\$650
\$30K IN LIFE =	\$1,200
\$40K IN LIFE =	\$1,600
\$50K IN LIFE =	\$2,000
\$75K IN LIFE =	\$4,000
\$100K IN LIFE =	\$8,000
\$125K IN LIFE =	\$10,000
\$150K IN LIFE =	\$15,000
\$200K IN LIFE =	\$20,000

ANY PRODUCER RECEIVING A BONUS MUST BE IN GOOD STANDING WITH FFL. FFL RESERVES THE RIGHT TO WITHHOLD ANY LEAD DEBT, CARRIER DEBT, LICENSING FEES OR ANY OUTSTANDING BALANCE THAT HAS ROLLED TO FFL FROM THE PERSON PRODUCER BONUS. VOLUME IS BASED ON THE CALENDAR MONTH. THE MINIMUM AMOUNT A PRODUCER CAN EARN IS \$400.

CARRIER BONUSABLE PREMIUM PERCENTAGES

CARRIER	BONUS %
AMERICO	100%
COREBRIDGE	100%
PROSPERITY	100%
MUTUAL OF OMAHA	100%
ETHOS	100%
AMERICAN AMICABLE	75%
F&G LIFE	75%
FORESTERS	75%
WELLABE	75%
JOHN HANCOCK	75%
NATIONAL LIFE GROUP	75%
TRANSAMERICA	50%
AFLAC	50%
GLOBAL	50%
LAFAYETTE	50%
NORTH AMERICAN	50%

PERSISTENCY

CARRIER PERSISTENCY	QUALIFIED BP %
>= 90%	100.00%
<90%	95.00%
<85%	85.00%
<80%	75.00%
<75%	65.00%
<70%	50.00%
<50%	0.00%

WRITER INCREASE BONUS

WRITERS	TEAM BP	WRITER INCREASE BONUS
1	\$20,000.00	\$500.00
3	\$40,000.00	\$750.00
5	\$75,000.00	\$1,000.00

Only applies to the personal producer and not their upline

EXAMPLE

TOTAL MONTHLY ISSUED PAID PREMIUM		
PRODUCER	AGENT A	AGENT B
AETNA	\$67,862.30	\$6,580.10
AMERICAN AMICABLE	\$0.00	\$10,622.26
AMERICO	\$30,868.72	\$10,000.00
COREBRIDGE	\$0.00	\$8,487.60
ETHOS	\$0.00	\$39,738.60
F&G LIFE	\$0.00	\$1,800.00
FORESTERS	\$0.00	\$1,477.92
WELLABE	\$20,143.90	\$0.00
MUTUAL OF OMAHA	\$15,814.56	\$0.00
NATIONAL LIFE GROUP	\$0.00	\$32,776.50
PROSPERITY	\$0.00	\$20,213.52
TRANSAMERICA	\$70,121.16	\$0.00
TOTAL	\$204,810.64	\$131,696.50

QUALIFIED BONUSABLE PREMIUM		
PRODUCER	AGENT A	AGENT B
AETNA	\$0.00	\$0.00
AMERICAN AMICABLE	\$0.00	\$7,966.70
AMERICO	\$30,868.72	\$10,000.00
COREBRIDGE	\$0.00	\$8,487.60
ETHOS	\$0.00	\$39,738.60
F&G LIFE	\$0.00	\$1,350.00
FORESTERS	\$0.00	\$1,108.44
WELLABE	\$15,107.93	\$0.00
MUTUAL OF OMAHA	\$15,814.56	\$0.00
NATIONAL LIFE GROUP	\$0.00	\$24,582.38
PROSPERITY	\$0.00	\$20,213.52
TRANSAMERICA	\$35,060.58	\$0.00
TOTAL	\$96,851.79	\$113,447.23

Agent B has a larger Qualified amount than Agent A because the majority of their Qualified volume were from carriers with a higher Bonusable Premium percentage value.

PRODUCTION BONUS

Agent A's Persistency Bonusable Premium = $\$96,851.79 \times .75 = \$72,638.84$
 Agent B's Persistency Bonusable Premium = $\$113,447.23 \times .85 = \$107,774.87$
Agent A's Persistency 76% and Agent B's Persistency 84%

Agent A's Bonus is based on \$72,638.84 thus \$2,000
 Agent B's Bonus is based on \$107,774.87 thus \$8,000

LEAD VOUCHER

Agent A = $\$50,000 \times .01 = \500
 Agent B = $\$100,000 \times .01 = \$1,000$

WRITER INCREASE

Agent A = \$750 ; Based on Writer Increase of 4 and Team Vol Increase of \$75,575
 Agent B = \$500 ; Based on Writer Increase of 4 and Team Vol Increase of \$25,625

TOTAL BONUS

Agent A = $(\$2,000 + \$750) = \$2,750$ & \$500 Lead Voucher
 Agent B = $(\$8,000 + \$500) = \$8,500$ & \$1,000 Lead Voucher

GLOSSARY

Total Monthly Issued Paid Premium: This represents the total of an agent's life annualized premium production across all carriers.

Bonusable Carrier Percentages: These percentages reflect the portion of a carrier's total volume that is eligible to be considered when calculating an agent's Bonusable Premium

Qualified Bonusable Premium: This amount is determined by applying the specific carrier bonusable percentages to their total production volume for each carrier. It directly influences the calculation of an agent's production bonus.

Persistency: This critical metric, evaluated by carriers, reflects the percentage of policies that remain active compared to those initially issued. An agent's persistency rate is determined based on their six-month persistency score.

Final Bonusable Premium: This premium is computed by applying a specific percentage, as outlined in the persistency table, to the agent's calculated persistency rate. Based on six month persistency score. Agents without a 6-month persistency score will be allocated their entire Qualified Bonusable Premium as their Final Bonusable Premium.






FAMILY FIRST LIFE COMP GUIDE

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


FAMILY FIRST LIFE COMP GUIDE

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%

FAMILY FIRST LIFE COMP GUIDE

FFL CONTRACT										
	FE	EZ TERM	SECURE LIFE	HOME PROTECTOR	OBA	TERM MADE SIMPLE	FX	SI	FX	Whole LIFE
145	125%	100%	140%	145%	105%	130	-	145%	125%	-
140	125%	100%	140%	140%	105%	130	100%	140%	125%	144%
135	120%	95%	135%	135%	100%	125	95%	135%	120%	137%
130	115%	90%	130%	130%	95%	120%	90%	130%	115%	130%
125	110%	85%	125%	125%	90%	115%	85%	125%	110%	125%
120	105%	80%	120%	120%	85%	110%	85%	120%	105%	120%
115	100%	75%	115%	115%	80%	105%	85%	115%	100%	115%
110	95%	70%	110%	110%	75%	100%	80%	110%	95%	107.5
105	90%	65%	105%	105%	70%	95%	80%	105%	90%	100%
100	85%	60%	100%	100%	65%	90%	80%	100%	85%	92.5%
95	80%	55%	95%	95%	60%	85%	80%	95%	80%	85%
90	75%	50%	90%	90%	55%	80%	75%	90%	75%	77.5%
85	70%	45%	85%	85%	50%	75%	75%	85%	70%	70%
80	65%	40%	80%	80%	45%	70%	75%	80%	65%	70%
75	60%	35%	75%	75%	40%	65%	75%	75%	60%	70%
70	55%	30%	70%	70%	35%	60%	75%	70%	55%	70%
65	50%	25%	65%	65%	35%	55%	75%	65%	50%	70%

FAMILY FIRST LIFE COMP GUIDE


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%

FAMILY FIRST LIFE

COMP GUIDE

FFL CONTRACT	ETHOS					
	LGA	AMERITAS	SENIOR LIFE	TRUSTAGE TAWL	TRUSTAGE SITL	TRUSTAGE GAWL
145	100%	100%	80%	60%	55%	30%
140	97.5%	97.5%	77.5%	57.5%	52.5%	27.5%
135	95%	95%	75%	55%	50%	25%
130	92.5%	92.5%	72.5%	52.50%	47.5%	22.5%
125	90%	90%	70%	50%	45%	20%
120	87.5%	87.5%	67.5%	47.5%	42.5%	17.5%
115	85%	85%	65%	45%	40%	15%
110	82.5%	82.5%	62.5%	42.5%	37.5%	12.5%
105	80%	80%	60%	40%	35%	10%
100	77.5%	77.5%	57.5%	37.5%	32.5%	7.5%
95	75%	75%	55%	35%	30%	5%
90	72.5%	72.5%	52.5%	32.5%	27.5%	2.5%
85	70%	70%	50%	30%	25%	2.5%
80	67.5%	67.5%	47.5%	27.5%	22.5%	2.5%
75	65%	65%	45%	25%	20%	2.5%
70	62.5%	62.5%	42.5%	22.5%	17.5%	2.5%
65	60%	60%	40%	20%	15%	2.5%

FFL LEVEL	ATHENE
Green - New Agent	5.25%
Yellow - 100K	6%
Blue - 500K	6.25%
Silver - 1 Million	6.50%
Gold - 2 Million (FFL140 & 145)	6.75%

FFL LEVEL	 ManhattanLife.
140	32%
135	32%
130	30%
125	30%
120	30%
115	25%
110	25%
105	25%
100 & below	20%

ANNUITY CARRIER COMMISSION GUIDE



Annual Production	Agency		Lifetime Production
Red \$75MM**	8.50%		
Royal \$50MM**	8.00%	Producer	
Black \$24MM**	7.50%	7.50%	\$10,000,000
Platinum \$12MM**	7.00%	7.00%	\$5,000,000
Gold	6.75%	6.75%	\$2,000,000
Silver	6.50%	6.50%	\$1,000,000
Blue	6.25%	6.25%	\$500,000
Yellow	6.00%	6.00%	\$100,000
Green	5.25%	5.25%	New Agent



Annual Production	Agency		Lifetime Production
Red \$75MM**	8.25%		
Royal \$50MM**	7.75%	Producer	
Black \$24MM**	7.25%	7.25%	\$10,000,000
Platinum \$12MM**	7.00%	7.00%	\$5,000,000
Gold	6.50%	6.50%	\$2,000,000
Silver	6.25%	6.25%	\$1,000,000
Blue	6.00%	6.00%	\$500,000
Yellow	5.50%	5.50%	\$100,000
Green	5.25%	5.25%	New Agent



Annual Production	Agency		Lifetime Production
Red \$75MM**	8.25%		
Royal \$50MM**	7.75%	Producer	
Black \$24MM**	7.25%	7.25%	\$10,000,000
Platinum \$12MM**	7.00%	7.00%	\$5,000,000
Gold	6.50%	6.50%	\$2,000,000
Silver	6.25%	6.25%	\$1,000,000
Blue	6.00%	6.00%	\$500,000
Yellow	5.50%	5.50%	\$100,000
Green	5.25%	5.25%	New Agent



Annual Production	Agency		Lifetime Production
Red \$75MM**	8.25%		
Royal \$50MM**	7.75%	Producer	
Black \$24MM**	7.25%	7.25%	\$10,000,000
Platinum \$12MM**	7.00%	7.00%	\$5,000,000
Gold	6.50%	6.50%	\$2,000,000
Silver	6.25%	6.25%	\$1,000,000
Blue	6.00%	6.00%	\$500,000
Yellow	5.50%	5.50%	\$100,000
Green	5.25%	5.25%	New Agent

NOTE: Products shown are base pricing for 10 year, compensation can change based on State and product type

NOTE: Agency must maintain 50% of previous year production to retain current level for following year

NOTE: Producer at PLATINUM & BLACK level must have a minimum of \$1MM issue paid in last 12 months to maintain level

** Agencies in downline count as 50% production. Agencies TWO levels deep count as 25% production

Global Atlantic FINANCIAL GROUP		Protective.		F&G ANNUITIES & LIFE		AIG		Mutual of Omaha	
FFL	Producer	FFL	Producer	FFL	Producer	FFL	Producer	FFL	Producer
140	110	140	90	140	110	140	105	140	130
135	105	135	90	135	105	135	100	135	125
130	100	130	90	130	100	130	95	130	120
125	95	125	90	125	95	125	90	125	115
120	90	120	90	120	90	120	85	120	110
115	85	115	85	115	85	115	80	115	105
110	80	110	85	110	80	110	75	110	100
105	75	105	85	105	75	105	70	105	95
100	70	100	80	100	70	100	65	100	90
95	65	95	80	95	65	95	60	95	85
90	60	90	70	90	60	90	55	90	80
85	55	85	70	85	55	85	50	85	75
80	50	80	60	80	50	80	45	80	70
75	45	75	60	75	45	75	40	75	65
70	40	70	50	70	40	70	40	70	60
65	40	65	50	65	40	65	40	65	55

SRS COMP GRID

ATHENE	2	COLUMBUS	3
NLG	2	MUTUAL OF OMAHA	4
FORETHOUGHT	2	ANICO	4
F&G	2	PROTECTIVE	4
CFG	2	TRANSAMERICA	4
SILAC	2	AMERICO	4
NASSAU	2	ETHOS	4
NORTH AMERICAN	3	SAGICORE	5
NLG	3	NLG	5
F&G	3	IBC	5
ALLIANZ	3	LAFAYETTE	5



	ATHENE	NLG	FORETHOUGHT	NORTH AMERICAN	SILAC	F&G
	PERFORMANCE ELITE 10	ZENITH GROWTH 10	CHOICE ACCUM 10	CHARTER PLUS	DENALI 14	ACCUMULATOR PLUS 10
Green - New Agent	5.25%	4.50%	5%	5.60%	6.5	5.50%
Yellow - 100k	6%	5%	5%	5.95%	6.75	6%
Blue - 500k	6.25%	6%	6%	6.30%	7	6.50%
Silver - 1 Million	6.50%	6.25%	6%	6.65%	7.25	7%
Gold - 2 Million (FFL 140 & 145)	6.75%	6.50%	6.50%	7%	7.5	7.50%
Platinum - 5 Million (30 Million)	7%	6.75%	7%	7.25%	7.75	8%
Black - 10 Million (60 Million)	7.50%	7%	7.50%	7.50%	8	8.50%
Royal (120 Million)	8%	7.50%	8.50%	8%	8.25	9%
Red (175 Million)	8.50%	8%	8.50%	9%	8.5	9%

*Yellow - Black comp increases are based off personal lifetime annuity production | *Black - Red comp increases are based off agency YTD annuity production
*percentages vary based of of age of client and product. | Copyright © 2024 Family First Life All Rights Reserved | Revised 12/21/2023

	North American		NLG	F&G			ALLIANZ	COLUMBUS		
IUL COMP GRID	FINAL EXPENSE	PROTECTION IUL & CUSTOM GUARANTEE UL	FLEX LIFE II	PATHSETTER	PATHSETTER 0-17	TRAILSETTER	ALLIANZ LIFE PRO +	IUL	SIUL	TERM
140/145	120	115	110	130	95	11.5	105	130	100	75'
135	115	110	105	125	90	11.5	100	125	95	70'
130	110	105	100	120	87.5	9.5	95	120	90'	65'
125	105	100	95	115	85	9.5	90	115	85'	60'
120	100	95	90	110	82.5	9.5	85	110	80'	55'
115	95	90	85	105	80	9.5	80	105	75'	50'
110	90	85	80	100	77.5	9.5	75	100	70'	50'
105	85	80	75	95	75	9.5	70	95	65'	50'
100	80	75	70	90	72.5	9.5	65	90'	60'	50'
95	75	70	65	85	70	9.5	60	85'	60'	50'
90	70	65	60	80	67.5	6.5	55	80'	60'	50'
85	65	60	55	75	65	6.5	50	75'	60'	50'
80	60	60	50	70	62.5	6.5	45	70'	60'	50'
75	55	60	45	65	60	6.5	40	65'	60'	50'
70	55	60	40	60	55	6.5	35	60'	60'	50'
65	55	60	40	55	50	6.5	30	60'	60'	50'

*Yellow - Black comp increases are based off personal lifetime annuity production | *Black - Red comp increases are based off agency YTD annuity production

*percentages vary based of of age of client and product. | Copyright © 2024 Family First Life All Rights Reserved | Revised 12/21/2023

	Mutual Of Omaha		ANICO	PROTECTIVE	TRANSAMERICA
IUL COMP GRID	UL	IULE	UL	WHOLE LIFE	FFLIUL
140/145	125	130	110	90	120
135	120	125	105	90	115
130	115	120	100	90	110
125	110	115	95	90	105
120	105	110	90	90	100
115	100	105	85	85	95
110	95	100	80	85	90
105	90	95	75	85	80
100	85	90	70	80	75
95	80	85	65	80	70
90	75	80	60	70	60
85	70	75	60	70	55
80	65	70	60	60	50
75	60	65	60	60	45
70	55	60	60	50	40
65	50	55	60	50	40

	AMERICO	ETHOS
IUL COMP GRID	INSTANT DECISION IUL	AMERITAS
145	130	125
140	125	120
135	120	115
130	115	110
125	110	105
120	105	100
115	100	95
110	95	90
105	90	85
100	85	80
95	80	75
90	75	70
85	70	65
80	65	60
75	60	55
70	55	50
65	50	45

	Sagicore			NLG		IBC	Lafayette
WHOLE LIFE	10 YEAR TERM	15 YEAR TERM	20 YEAR TERM	10/ 20 YR TERM	20/30 YR TERM	140/145	110
140/145	99	111	121	92	110	135	105
135	93	105	116	88	105	130	100
130	93	105	116	83	100	125	95
125	93	105	116	80	95	120	90
120	87	97	105	75	90	115	85
115	87	97	105	71	85	110	80
110	87	97	105	67	80	105	70
105	87	97	105	62	75	100	65
100	81	89	95	58	70	95	60
95	81	89	95	55	65	90	55
90	81	89	95	50	60	85	55
85	81	89	95	45	55	80	55
80	70	77	84	42	50	75	55
75	70	77	84	38	45	70	55
70	70	77	84	33	40	65	55
65	70	77	84	33	40		