FAMILY FIRST LIFE

COMP GUIDE

	Aetna	Aflac	Americo	
FFL Contract	Whole Life	Final EX	HMS 125	Eagle Premier
145	-	-	145%	135%
140	144%	123%	140%	135%
135	137%	118%	135%	130%
130	130%	113%	130%	125%
125	125%	108%	125%	120%
120	120%	100%	120%	115%
115	115%	93%	115%	110%
110	107.5	85%	110%	105%
105	100%	78%	105%	100%
100	92.5	70%	100%	95%
95	85%	70%	95%	90%
90	77.5	70%	90%	85%
85	70%	63%	85%	80%
80	70%	63%	80%	75%
75	70%	63%	75%	70%
70	70%	63%	70%	65%
65	70%	63%	65%	60%

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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%	76%
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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	Corebridge		Ethos						
FFL Contract	GIWL	SIWL	LGA Prime	TruStage TAWL	TruStage SITL	TruStage GAWL	Ameritas IUL	Ameritas SI Term	JH ROP
145	-	-	120.0%	120.0%	120.0%	30.0%	125.0%	120.0%	145.0%
140	80.0%	132%	117.5%	120.0%	115.0%	27.5%	120.0%	117.5%	145.0%
135	77.5%	127%	115.0%	115.0%	110.0%	25.0%	115.0%	115.0%	135.0%
130	75.0%	122%	112.5%	110.0%	105.0%	22.5%	110.0%	112.5%	130.0%
125	72.5%	117%	110.0%	105.0%	100.0%	20.0%	105.0%	110.0%	125.0%
120	70.0%	112%	107.5%	100.0%	95.0%	17.5%	100.0%	107.5%	115.0%
115	67.5%	107%	105.0%	95.0%	90.0%	15.0%	95.0%	105.0%	105.0%
110	65.0%	102%	102.5%	90.0%	85.0%	12.5%	90.0%	102.5%	100.0%
105	62.5%	97%	100.0%	85.0%	80.0%	10.0%	85.0%	100.0%	95.0%
100	60.0%	92%	97.5%	82.5%	75.0%	7.5%	80.0%	97.5%	90.0%
95	57.5%	87%	95.0%	80.0%	70.0%	5.0%	75.0%	95.0%	85.0%
90	57.5%	82%	92.5%	77.5%	65.0%	2.5%	70.0%	92.5%	80.0%
85	55.0%	77%	90.0%	75.0%	60.0%	2.5%	65.0%	90.0%	75.0%
80	55.0%	72%	87.5%	72.5%	55.0%	2.5%	60.0%	87.5%	70.0%
75	55.0%	67%	85.0%	65.0%	50.0%	2.5%	55.0%	85.0%	65.0%
70	55.0%	62%	82.5%	60.0%	50.0%	2.5%	50.0%	82.5%	60.0%
65	55.0%	57%	80.0%	55.0%	50.0%	2.5%	45.0%	80.0%	55.0%

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	Foresters		InstaBrain					Liberty Bankers	Ladder Life	NLG
FFL Contract	Strong Foundation	Planright	Life Term	Senior Life Term/WL	Final Expense WL	Guaranteed Issue WL	Accidental	FX	FX	Universal Life
145	-	-	130%	90%	128%	73%	90%	-	-	-
140	120%	120%	125%	85%	125%	70%	85%	125%	120%	110%
135	115%	115%	120%	80%	123%	68%	80%	120%	115%	105%
130	110%	110%	115%	75%	120%	65%	75%	115%	110%	100%
125	105%	105%	110%	70%	118%	63%	70%	110%	105%	95%
120	100%	100%	105%	65%	115%	60%	65%	105%	100%	90%
115	95%	95%	100%	60%	113%	58%	60%	100%	95%	85%
110	90%	90%	95%	55%	110%	55%	55%	95%	90%	80%
105	85%	85%	90%	50%	108%	53%	50%	90%	85%	75%
100	80%	80%	85%	45%	105%	50%	45%	85%	80%	70%
95	75%	75%	80%	40%	103%	48%	40%	80%	75%	65%
90	70%	70%	75%	35%	100%	45%	35%	75%	70%	60%
85	65%	65%	70%	30%	98%	43%	30%	70%	65%	55%
80	60%	60%	65%	25%	95%	40%	25%	65%	60%	50%
75	55%	60%	60%	20%	93%	38%	20%	60%	50%	45%
70	50%	60%	55%	15%	90%	35%	15%	55%	50%	40%
65	45%	60%	55%	15%	90%	35%	15%	50%	50%	40%

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	Mutual of Omaha							Royal Neighbors			
FFL Contract	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%