

FAMILY FIRST LIFE COMP GUIDE

FFL Contract	Aetna	Aflac	Americo	
	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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FFL Contract	Corebridge		Ethos						
	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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FFL Contract	Foresters		Liberty Bankers	Ladder Life	NLG
	Strong Foundation	Planright	FX	FX	Universal Life
145	-	-	-	-	-
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%