














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	GIWL	SIWL	FE
145	145%	135%	145%	125%	125%	100%	130%	110%	130%	80%	132%	-
140	140%	135%	140%	125%	125%	100%	130%	110%	130%	80%	132%	125%
135	135%	130%	135%	120%	120%	97%	125%	105%	125%	77.5%	127%	120%
130	130%	125%	130%	115%	115%	95%	120%	100%	120%	75%	122%	115%
125	125%	120%	125%	110%	110%	92%	115%	95%	115%	72.5%	117%	110%
120	120%	115%	120%	105%	105%	90%	110%	90%	110%	70%	112%	105%
115	115%	110%	115%	100%	100%	85%	105%	85%	105%	67.5%	107%	100%
110	110%	105%	110%	95%	95%	80%	100%	80%	100%	65%	102%	95%
105	105%	100%	105%	90%	90%	75%	95%	75%	95%	62.5%	97%	90%
100	100%	95%	100%	86%	85%	70%	90%	70%	90%	60%	92%	85%
95	95%	90%	95%	82%	80%	65%	85%	65%	85%	57.5%	87%	80%
90	90%	85%	90%	78%	75%	60%	80%	60%	80%	57.5%	82%	85%
85	85%	80%	85%	74%	70%	55%	75%	55%	75%	55%	77%	70%
80	80%	75%	80%	70%	65%	50%	70%	50%	70%	55%	72%	65%
75	75%	70%	75%	65%	60%	45%	65%	45%	65%	55%	67%	60%
70	70%	65%	70%	61%	55%	40%	60%	40%	60%	55%	62%	55%
65	65%	60%	65%	57%	50%	35%	55%	35%	55%	55%	57%	55%

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FFL CONTRACT			 Royal Neighbors of America® LIFE INSURANCE and ANNUITIES										
	FINAL EX	SI TERM	TERM	ROYAL LEGACY SPWL	SECURE LIFE UL	SI WHOLE LIFE	IUL	TERM	WHOLE LIFE	PRIME TERM	FAMILY FREEDOM TERM	STRONG FOUNDATION	PLANRIGHT
145	120%	140%	-	-	-	-	-	-	-	-	130%	-	-
140	120%	140%	120%	16%	125%	125%	110%	110%	125%	105%	130%	120%	120%
135	115%	135%	115%	15%	120%	120%	105%	105%	120%	100%	125%	115%	115%
130	110%	130%	110%	14%	112%	110%	100%	100%	115%	95%	120%	110%	110%
125	105%	125%	100%	13%	105%	100%	95%	95%	110%	90%	115%	105%	105%
120	102.5%	120%	100%	13%	105%	100%	90%	90%	105%	80%	110%	100%	100%
115	100%	115%	100%	13%	105%	100%	85%	85%	100%	70%	105%	95%	95%
110	97.5%	110%	95%	13%	100%	95%	80%	80%	95%	70%	100%	90%	90%
105	95%	105%	90%	12%	95%	90%	75%	75%	90%	60%	95%	85%	85%
100	90%	100%	85%	11%	90%	85%	70%	70%	85%	60%	90%	80%	80%
95	85%	95%	80%	10%	85%	80%	65%	65%	80%	60%	85%	75%	75%
90	80%	90%	75%	9%	80%	75%	60%	60%	75%	60%	80%	70%	70%
85	75%	85%	50%	7%	50%	45%	55%	55%	70%	40%	75%	65%	65%
80	70%	80%	50%	7%	50%	45%	50%	50%	65%	40%	70%	60%	60%
75	65%	75%	50%	7%	50%	45%	45%	45%	60%	40%	65%	55%	60%
70	60%	70%	50%	7%	50%	45%	40%	40%	50%	40%	60%	50%	60%
65	60%	65%	50%	7%	50%	45%	40%	40%	50%	40%	55%	45%	60%





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FFL CONTRACT	 										
	SENIOR/ FAMILY CHOICE	EZ TERM	SECURE LIFE	HOME PROTECTOR	OBA	TERM MADE SIMPLE	FAMILY PROTECTOR	XUL	FX	SI	FINAL EX
145	125%	100%	140%	145%	100%	130%	130%	105%	-	145%	123%
140	125%	100%	140%	140%	100%	130%	130%	105%	100%	140%	123%
135	120%	95%	135%	135%	95%	125%	125%	100%	95%	135%	118%
130	115%	90%	130%	130%	90%	120%	120%	95%	90%	130%	113%
125	110%	85%	125%	125%	85%	115%	115%	90%	85%	125%	108%
120	105%	80%	120%	120%	80%	110%	110%	85%	85%	120%	100%
115	100%	75%	115%	115%	75%	105%	105%	80%	85%	115%	93%
110	95%	70%	110%	110%	70%	100%	100%	75%	80%	110%	85%
105	90%	65%	105%	105%	65%	95%	95%	70%	80%	105%	78%
100	85%	60%	100%	100%	60%	90%	90%	76%	80%	100%	70%
95	80%	55%	95%	95%	55%	85%	85%	60%	80%	95%	70%
90	75%	50%	90%	90%	50%	80%	80%	55%	75%	90%	70%
85	70%	45%	85%	85%	45%	75%	75%	50%	75%	85%	63%
80	65%	40%	80%	80%	40%	70%	70%	45%	75%	80%	63%
75	60%	35%	75%	75%	35%	65%	65%	45%	75%	75%	63%
70	55%	30%	70%	70%	30%	60%	60%	45%	75%	70%	63%
65	50%	25%	65%	65%	30%	55%	55%	45%	75%	65%	63%

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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%

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FFL CONTRACT								
	FX	UNIVERSAL LIFE	WHOLE LIFE	FX	GIWL	WHOLE LIFE	ACCIDENTAL	TERM
145	125%	-	-	-	-	-	-	-
140	125%	110%	144%	110%	70%	120%	100%	110%
135	120%	105%	137%	105%	65%	115%	95%	105%
130	115%	100%	130%	100%	60%	110%	90%	100%
125	110%	95%	125%	95%	55%	105%	85%	95%
120	105%	90%	120%	90%	50%	100%	80%	90%
115	100%	85%	115%	85%	45%	95%	75%	85%
110	95%	80%	107.5	80%	40%	90%	70%	80%
105	90%	75%	100%	75%	35%	85%	65%	75%
100	85%	70%	92.5%	70%	30%	80%	60%	70%
95	80%	65%	85%	65%	25%	75%	55%	65%
90	75%	60%	77.5%	60%	25%	70%	50%	60%
85	70%	55%	70%	55%	25%	65%	50%	55%
80	65%	50%	70%	50%	25%	60%	50%	50%
75	60%	45%	70%	45%	25%	55%	45%	45%
70	55%	40%	70%	45%	25%	55%	45%	45%
65	50%	40%	70%	45%	25%	55%	45%	45%