








# FAMILY FIRST LIFE SRS

# ANNUITY COMP GUIDE

	 <b>ATHENE</b> Driven to do more.®	 <b>F&amp;G</b> ANNUITIES & LIFE	 <b>FORETHOUGHT®</b>	<b>LEGACY</b>	 <b>NASSAU</b>	 <b>NATIONAL LIFE GROUP®</b>	 <b>NORTH AMERICAN™</b>	 <b>SILAC</b> INSURANCE COMPANY
	PERFORMANCE ELITE 10	ACCUMULATOR PLUS 10	CHOICE ACCUM 10	LEGACY MARK SE 10	NASSAU GROWTH ANNUITY 10 YR	ZENITH GROWTH 10	CHARTER PLUS	DENALL 14
<b>GREEN</b> NEW AGENT	5.75%	5.5%	5%	5.25%	5%	4.5%	5.6%	6.5%
<b>YELLOW</b> 100K	6.5%	6%	5%	5.5%	6.75%	5%	5.95%	6.75%
<b>BLUE</b> 500K (FFL 140&145)	6.75%	6.5%	6%	6%	6.75%	6%	6.3%	7%
<b>SILVER</b> 1 MILLION	7%	7%	6%	6.25%	7.25%	6.25%	6.65%	7.25%
<b>GOLD</b> 2 MILLION	7.25%	7.5%	6.5%	6.5%	7.75%	6.5%	7%	7.5%
<b>PLATINUM</b> 5 MILLION (30 MILLION)	7.5%	8%	7%	7%	8.25%	6.75%	7.25%	7.75%
<b>BLACK</b> 10 MILLION (60 MILLION)	8%	8.5%	7.5%	7.25%	8.25%	7%	7.5%	8%
<b>ROYAL</b> 120 MILLION	8.5%	9%	8.5%	7.75%	8.75%	7.5%	8%	8.25%
<b>RED</b> 175 MILLION	9%	9%	8.5%	8.25%	9.25%	8%	9%	8.5%

\* Percentages vary based on age of client and product

\* Annuity comp raises are based on business that has been issued NOT submitted.




\* Promotions are calculated and made effective once a month, on the 1st of each month and are based on all previous production dating back to January 1, 2018 (for lifetime producer production).

\*Yellow- Black comp increases are based off personal lifetime annuity production

\* The promotion is granted after obtaining the issue paid premium at the levels above



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# IUL COMP GUIDE

FFL CONTRACT	Allianz 	<i>AMERICO</i>	AMERICAN  NATIONAL			Columbus Life Insurance Company 		
	ALLIANZ LIFE PRO +	INSTANT DECISION	SIGNATURE PERFORMANCE IUL	SIGNATURE PROTECTION IUL	SIGNATURE GUL	INDEXED EXPLORER PLUS	INDEXED EXPLORER NOW	SURVIVORSHIP IUL
145	105%	130%	110%	110%	110%	130%	130%	100%
140	105%	125%	110%	110%	110%	130%	130%	100%
135	100%	120%	105%	105%	105%	125%	125%	95%
130	95%	115%	100%	100%	100%	120%	120%	90%
125	90%	110%	95%	95%	95%	115%	115%	85%
120	85%	105%	90%	90%	90%	110%	110%	80%
115	80%	100%	85%	85%	85%	105%	105%	75%
110	75%	95%	80%	80%	80%	100%	100%	70%
105	70%	90%	75%	75%	75%	95%	95%	65%
100	65%	85%	70%	70%	70%	90%	90%	60%
95	60%	80%	65%	65%	65%	85%	85%	60%
90	55%	75%	60%	60%	60%	80%	80%	60%
85	50%	70%	60%	60%	60%	75%	75%	60%
80	45%	65%	60%	60%	60%	70%	70%	60%
75	40%	60%	60%	60%	60%	65%	65%	60%
70	35%	55%	60%	60%	60%	60%	60%	60%
65	30%	50%	60%	60%	60%	60%	60%	60%




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FFL CONTRACT	ETHOS						
	AMERITAS	PATHSETTER 0-17	PATHSETTER 18-80	EVERLAST 0-17	EVERLAST 18-80	UL	IULE
<b>145</b>	125%	95%	130%	95%	125%	125%	130%
<b>140</b>	120%	95%	130%	95%	125%	125%	130%
<b>135</b>	115%	90%	125%	90%	120%	120%	125%
<b>130</b>	110%	87.5%	120%	87.5%	115%	115%	120%
<b>125</b>	105%	85%	115%	85%	110%	110%	115%
<b>120</b>	100%	82.5%	110%	82.5%	105%	105%	110%
<b>115</b>	95%	80%	105%	80	100%	100%	105%
<b>110</b>	90%	77.5%	100%	77.5%	95%	95%	100%
<b>105</b>	85%	75%	95%	75%	90%	90%	95%
<b>100</b>	80%	72.5%	90%	72.5%	85%	85%	90%
<b>95</b>	75%	70%	85%	70%	80%	80%	85%
<b>90</b>	70%	67.5%	80%	67.5%	75%	75%	80%
<b>85</b>	65%	65%	75%	65%	70%	70%	75%
<b>80</b>	60%	62.5%	70%	62.5%	65%	65%	70%
<b>75</b>	55%	60%	65%	60%	60%	60%	65%
<b>70</b>	50%	55%	60%	55%	55%	55%	60%
<b>65</b>	45%	50%	55%	50%	50%	50%	55%




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## IUL COMP GUIDE

FFL CONTRACT	 NATIONAL LIFE GROUP®		 NORTH AMERICAN <sup>SM</sup>			 TRANSAMERICA®
	FLEX LIFE IUL	SUMMITLIFE IUL	BUILDERS PLUS IUL	PROTECTION BUILDER IUL	SMART BUILDER 3 IUL	FFL IUL
<b>145</b>	110%	110%	120%	115%	115%	120%
<b>140</b>	110%	110%	120%	115%	115%	120%
<b>135</b>	105%	105%	115%	110%	110%	115%
<b>130</b>	100%	100%	110%	105%	105%	110%
<b>125</b>	95%	95%	105%	100%	100%	105%
<b>120</b>	90%	90%	100%	95%	95%	100%
<b>115</b>	85%	85%	95%	90%	90%	95%
<b>110</b>	80%	80%	90%	85%	85%	90%
<b>105</b>	75%	75%	85%	80%	80%	80%
<b>100</b>	70%	70%	80%	75%	75%	75%
<b>95</b>	65%	65%	75%	70%	70%	70%
<b>90</b>	60%	60%	70%	65%	65%	60%
<b>85</b>	55%	55%	65%	60%	60%	55%
<b>80</b>	50%	50%	60%	55%	55%	50%
<b>75</b>	45%	45%	55%	50%	50%	45%
<b>70</b>	40%	40%	55%	50%	50%	40%
<b>65</b>	40%	40%	55%	50%	50%	40%


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## TERM COMP GUIDE


FFL CONTRACT	 Columbus Life Insurance Company	 NATIONAL LIFE GROUP®		 NORTH AMERICAN <sup>SM</sup>			
	NAUTICAL TERM 10, 15, 20, 30 YR	10/15 YR TERM	20/30 YR TERM	ADDVATNAGE TERM 10 YR	ADDVATNAGE TERM 15 YR	ADDVATNAGE TERM 20 YR	ADDVATNAGE TERM 30 YR
<b>145</b>	75%	92%	110%	95%	100%	120%	120%
<b>140</b>	75%	92%	110%	95%	100%	120%	120%
<b>135</b>	70%	88%	105%	90%	95%	115%	115%
<b>130</b>	65%	83%	100%	85%	90%	110%	110%
<b>125</b>	60%	80%	95%	80%	85%	105%	105%
<b>120</b>	55%	75%	90%	75%	80%	100%	100%
<b>115</b>	50%	71%	85%	70%	75%	95%	95%
<b>110</b>	50%	67%	80%	65%	70%	90%	90%
<b>105</b>	50%	62%	75%	60%	65%	85%	85%
<b>100</b>	50%	58%	70%	57.50%	62.5%	80%	80%
<b>95</b>	50%	55%	65%	55%	60%	75%	75%
<b>90</b>	50%	50%	60%	52.50%	57.5%	70%	70%
<b>85</b>	50%	45%	55%	50%	55%	65%	65%
<b>80</b>	50%	42%	50%	47.50%	52.5%	60%	60%
<b>75</b>	50%	38%	45%	45%	50%	55%	55%
<b>70</b>	50%	33%	40%	45%	50%	55%	55%
<b>65</b>	50%	33%	40%	45%	50%	55%	55%

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## TERM COMP GUIDE

FFL CONTRACT	Sagcor Life 		
	10 YR TERM	15 YR TERM	20 YR TERM
<b>145</b>	99%	111%	121%
<b>140</b>	99%	111%	121%
<b>135</b>	93%	105%	116%
<b>130</b>	93%	105%	116%
<b>125</b>	93%	105%	116%
<b>120</b>	87%	97%	105%
<b>115</b>	87%	97%	105%
<b>110</b>	87%	97%	105%
<b>105</b>	87%	97%	105%
<b>100</b>	81%	89%	95%
<b>95</b>	81%	89%	95%
<b>90</b>	81%	89%	95%
<b>85</b>	81%	89%	95%
<b>80</b>	70%	77%	84%
<b>75</b>	70%	77%	84%
<b>70</b>	70%	77%	84%
<b>65</b>	70%	77%	84%

# IBC COMP GUIDE

FFL CONTRACT	 Lafayette Life Insurance Company	
<b>145</b>		110%
<b>140</b>		110%
<b>135</b>		105%
<b>130</b>		100%
<b>125</b>		95%
<b>120</b>		90%
<b>115</b>		85%
<b>110</b>		80%
<b>105</b>		70%
<b>100</b>		65%
<b>95</b>		60%
<b>90</b>		55%
<b>85</b>		55%
<b>80</b>		55%
<b>75</b>		55%
<b>70</b>		55%
<b>65</b>		55%