

InstaBrain Term w LB

FFL Level	Commission Codes	10 year				15 year				20 year				30 year			
		1st Year	Renewal Years 2-5	Renewal Years 6-10	Renewal Years 11+	1st Year	Renewal Years 2-5	Renewal Years 6-10	Renewal Years 11+	1st Year	Renewal Years 2-5	Renewal Years 6-10	Renewal Years 11+	1st Year	Renewal Years 2-5	Renewal Years 6-10	Renewal Years 11+
145	BH30	120.00%	0.00%	0.00%	0.00%	125.00%	0.00%	0.00%	0.00%	130.00%	0.00%	0.00%	0.00%	130.00%	0.00%	0.00%	0.00%
140	BH25	115.00%	0.00%	0.00%	0.00%	120.00%	0.00%	0.00%	0.00%	125.00%	0.00%	0.00%	0.00%	125.00%	0.00%	0.00%	0.00%
135	BH20	110.00%	0.00%	0.00%	0.00%	115.00%	0.00%	0.00%	0.00%	120.00%	0.00%	0.00%	0.00%	120.00%	0.00%	0.00%	0.00%
130	BH15	105.00%	0.00%	0.00%	0.00%	110.00%	0.00%	0.00%	0.00%	115.00%	0.00%	0.00%	0.00%	115.00%	0.00%	0.00%	0.00%
125	BH10	100.00%	0.00%	0.00%	0.00%	105.00%	0.00%	0.00%	0.00%	110.00%	0.00%	0.00%	0.00%	110.00%	0.00%	0.00%	0.00%
120	BH05	95.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	105.00%	0.00%	0.00%	0.00%	105.00%	0.00%	0.00%	0.00%
115	BH00	90.00%	0.00%	0.00%	0.00%	95.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
110	BH95	85.00%	0.00%	0.00%	0.00%	90.00%	0.00%	0.00%	0.00%	95.00%	0.00%	0.00%	0.00%	95.00%	0.00%	0.00%	0.00%
105	BH90	80.00%	0.00%	0.00%	0.00%	85.00%	0.00%	0.00%	0.00%	90.00%	0.00%	0.00%	0.00%	90.00%	0.00%	0.00%	0.00%
100	BH85	75.00%	0.00%	0.00%	0.00%	80.00%	0.00%	0.00%	0.00%	85.00%	0.00%	0.00%	0.00%	85.00%	0.00%	0.00%	0.00%
95	BH80	70.00%	0.00%	0.00%	0.00%	75.00%	0.00%	0.00%	0.00%	80.00%	0.00%	0.00%	0.00%	80.00%	0.00%	0.00%	0.00%
90	BH76	65.00%	0.00%	0.00%	0.00%	70.00%	0.00%	0.00%	0.00%	75.00%	0.00%	0.00%	0.00%	75.00%	0.00%	0.00%	0.00%
85	BH71	60.00%	0.00%	0.00%	0.00%	65.00%	0.00%	0.00%	0.00%	70.00%	0.00%	0.00%	0.00%	70.00%	0.00%	0.00%	0.00%
80	BH66	55.00%	0.00%	0.00%	0.00%	60.00%	0.00%	0.00%	0.00%	65.00%	0.00%	0.00%	0.00%	65.00%	0.00%	0.00%	0.00%
75	BH61	50.00%	0.00%	0.00%	0.00%	55.00%	0.00%	0.00%	0.00%	60.00%	0.00%	0.00%	0.00%	60.00%	0.00%	0.00%	0.00%
65-70	BH56	45.00%	0.00%	0.00%	0.00%	50.00%	0.00%	0.00%	0.00%	55.00%	0.00%	0.00%	0.00%	55.00%	0.00%	0.00%	0.00%

FFL Level	Contract Code	Final Expense Whole Life				Guaranteed Issue GDB Whole Life							
		Final Expense Whole Life Issue Ages 50-69		Final Expense Whole Life Issue Ages 70-79		Final Expense Whole Life Issue Ages 80+		Guaranteed Issue GDB Whole Life Issue Ages 50-69		Guaranteed Issue GDB Whole Life Issue Ages 70-79		Guaranteed Issue GDB Whole Life Issue Ages 80+	
		1st Year	Years 2+	1st Year	Years 2+	1st Year	Years 2+	1st Year	Years 2+	1st Year	Years 2+	1st Year	Years 2+
145	FG27	127.50%	0.000	102.50%	0.00%	87.50%	0.00%	72.50%	0.00%	52.50%	0.00%	42.50%	0.00%
140	FG25	125.00%	0.000	100.00%	0.00%	85.00%	0.00%	70.00%	0.00%	50.00%	0.00%	40.00%	0.00%
135	FG22	122.50%	0.000	97.50%	0.00%	82.50%	0.00%	67.50%	0.00%	47.50%	0.00%	37.50%	0.00%
130	FG20	120.00%	0.000	95.00%	0.00%	80.00%	0.00%	65.00%	0.00%	45.00%	0.00%	35.00%	0.00%
125	FG17	117.50%	0.000	92.50%	0.00%	77.50%	0.00%	62.50%	0.00%	42.50%	0.00%	32.50%	0.00%
120	FG15	115.00%	0.000	90.00%	0.00%	75.00%	0.00%	60.00%	0.00%	40.00%	0.00%	30.00%	0.00%
115	FG12	112.50%	0.000	87.50%	0.00%	72.50%	0.00%	57.50%	0.00%	37.50%	0.00%	27.50%	0.00%
110	FG10	110.00%	0.000	85.00%	0.00%	70.00%	0.00%	55.00%	0.00%	35.00%	0.00%	25.00%	0.00%
105	FG07	107.50%	0.000	82.50%	0.00%	67.50%	0.00%	52.50%	0.00%	32.50%	0.00%	22.50%	0.00%
100	FG05	105.00%	0.000	80.00%	0.00%	65.00%	0.00%	50.00%	0.00%	30.00%	0.00%	20.00%	0.00%
95	FG02	102.50%	0.000	77.50%	0.00%	62.50%	0.00%	47.50%	0.00%	27.50%	0.00%	17.50%	0.00%
90	FG01	100.00%	0.000	75.00%	0.00%	60.00%	0.00%	45.00%	0.00%	25.00%	0.00%	15.00%	0.00%
85	FG97	97.50%	0.000	72.50%	0.00%	57.50%	0.00%	42.50%	0.00%	22.50%	0.00%	12.50%	0.00%
80	FG95	95.00%	0.000	70.00%	0.00%	55.00%	0.00%	40.00%	0.00%	20.00%	0.00%	10.00%	0.00%
75	FG92	92.50%	0.000	67.50%	0.00%	52.50%	0.00%	37.50%	0.00%	17.50%	0.00%	7.50%	0.00%
65-70	FG90	90.00%	0.000	65.00%	0.00%	50.00%	0.00%	35.00%	0.00%	15.00%	0.00%	5.00%	0.00%

Accidental Death Benefit

FFL Level	Contract Code	Accidental Death Benefit		ADB ROP Rider	
		1st Year	Renewal	1st Year	Renewal
145	A090	90.00%	0.00%	55.00%	0.00%
140	A085	85.00%	0.00%	50.00%	0.00%
135	A080	80.00%	0.00%	45.00%	0.00%
130	A075	75.00%	0.00%	40.00%	0.00%
125	A070	70.00%	0.00%	35.00%	0.00%
120	A065	65.00%	0.00%	30.00%	0.00%
115	A060	60.00%	0.00%	25.00%	0.00%
110	A055	55.00%	0.00%	20.00%	0.00%
105	A050	50.00%	0.00%	15.00%	0.00%
100	A045	45.00%	0.00%	10.00%	0.00%
95	A040	40.00%	0.00%	5.00%	0.00%
90	A035	35.00%	0.00%	5.00%	0.00%
85	A030	30.00%	0.00%	5.00%	0.00%
80	A025	25.00%	0.00%	5.00%	0.00%
75	A020	20.00%	0.00%	5.00%	0.00%
65-70	A015	15.00%	0.00%	5.00%	0.00%

Rapid Decision Senior Life Term & Whole Life

FFL Level	Contract Code	RD Senior Life Term & Whole Life Issue Ages 50-69		RD Senior Life Term & Whole Life Issue Ages 70-79		RD Senior Life Whole Life Issue Ages 80+	
		1st Year	Renewal	1st Year	Renewal	1st Year	Renewal
145	S090	90.00%	0.00%	65.00%	0.00%	40.00%	0.00%
140	S085	85.00%	0.00%	60.00%	0.00%	35.00%	0.00%
135	S080	80.00%	0.00%	55.00%	0.00%	30.00%	0.00%
130	S075	75.00%	0.00%	50.00%	0.00%	25.00%	0.00%
125	S070	70.00%	0.00%	45.00%	0.00%	20.00%	0.00%
120	S065	65.00%	0.00%	40.00%	0.00%	15.00%	0.00%
115	S060	60.00%	0.00%	35.00%	0.00%	10.00%	0.00%
110	S055	55.00%	0.00%	30.00%	0.00%	5.00%	0.00%
105	S050	50.00%	0.00%	25.00%	0.00%	5.00%	0.00%
100	S045	45.00%	0.00%	20.00%	0.00%	5.00%	0.00%
95	S040	40.00%	0.00%	15.00%	0.00%	5.00%	0.00%
90	S035	35.00%	0.00%	10.00%	0.00%	5.00%	0.00%
85	S030	30.00%	0.00%	5.00%	0.00%	5.00%	0.00%
80	S025	25.00%	0.00%	5.00%	0.00%	5.00%	0.00%
75	S020	20.00%	0.00%	5.00%	0.00%	5.00%	0.00%
65-70	S015	15.00%	0.00%	5.00%	0.00%	5.00%	0.00%

InstaBrain Term and PureTerm

FFL Level	PURE TERM Commission Codes	10 year				15 year				20 year				30 year			
		1st Year	Renewal Years 2-5	Renewal Years 6-10	Renewal Years 11+	1st Year	Renewal Years 2-5	Renewal Years 6-10	Renewal Years 11+	1st Year	Renewal Years 2-5	Renewal Years 6-10	Renewal Years 11+	1st Year	Renewal Years 2-5	Renewal Years 6-10	Renewal Years 11+
145	P130	120.00%	0.00%	0.00%	0.00%	125.00%	0.00%	0.00%	0.00%	130.00%	0.00%	0.00%	0.00%	130.00%	0.00%	0.00%	0.00%
140	P125	115.00%	0.00%	0.00%	0.00%	120.00%	0.00%	0.00%	0.00%	125.00%	0.00%	0.00%	0.00%	125.00%	0.00%	0.00%	0.00%
135	P120	110.00%	0.00%	0.00%	0.00%	115.00%	0.00%	0.00%	0.00%	120.00%	0.00%	0.00%	0.00%	120.00%	0.00%	0.00%	0.00%
130	P115	105.00%	0.00%	0.00%	0.00%	110.00%	0.00%	0.00%	0.00%	115.00%	0.00%	0.00%	0.00%	115.00%	0.00%	0.00%	0.00%
125	P110	100.00%	0.00%	0.00%	0.00%	105.00%	0.00%	0.00%	0.00%	110.00%	0.00%	0.00%	0.00%	110.00%	0.00%	0.00%	0.00%
120	P105	95.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	105.00%	0.00%	0.00%	0.00%	105.00%	0.00%	0.00%	0.00%
115	P100	90.00%	0.00%	0.00%	0.00%	95.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%
110	P095	85.00%	0.00%	0.00%	0.00%	90.00%	0.00%	0.00%	0.00%	95.00%	0.00%	0.00%	0.00%	95.00%	0.00%	0.00%	0.00%
105	P090	80.00%	0.00%	0.00%	0.00%	85.00%	0.00%	0.00%	0.00%	90.00%	0.00%	0.00%	0.00%	90.00%	0.00%	0.00%	0.00%
100	P085	75.00%	0.00%	0.00%	0.00%	80.00%	0.00%	0.00%	0.00%	85.00%	0.00%	0.00%	0.00%	85.00%	0.00%	0.00%	0.00%
95	P080	70.00%	0.00%	0.00%	0.00%	75.00%	0.00%	0.00%	0.00%	80.00%	0.00%	0.00%	0.00%	80.00%	0.00%	0.00%	0.00%
90	P075	65.00%	0.00%	0.00%	0.00%	70.00%	0.00%	0.00%	0.00%	75.00%	0.00%	0.00%	0.00%	75.00%	0.00%	0.00%	0.00%
85	P070	60.00%	0.00%	0.00%	0.00%	65.00%	0.00%	0.00%	0.00%	70.00%	0.00%	0.00%	0.00%	70.00%	0.00%	0.00%	0.00%
80	P065	55.00%	0.00%	0.00%	0.00%	60.00%	0.00%	0.00%	0.00%	65.00%	0.00%	0.00%	0.00%	65.00%	0.00%	0.00%	0.00%
75	P060	50.00%	0.00%	0.00%	0.00%	55.00%	0.00%	0.00%	0.00%	60.00%	0.00%	0.00%	0.00%	60.00%	0.00%	0.00%	0.00%
65-70	P055	45.00%	0.00%	0.00%	0.00%	50.00%	0.00%	0.00%	0.00%	55.00%	0.00%	0.00%	0.00%	55.00%	0.00%	0.00%	0.00%