

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%