

	Americo					Mutual of Omaha								AIG	Trans	CFG
FFL Contract	HMS22	Ultra Protector	Eagle Premier	LifeCrest SI	Term Life Express	Final Expense	Guaranteed UL	Children's Whole Life	Universal Life	Term Life Answers	Accidental Death	GWL	FF	Safeshield term	FF	
140	140%	125%	130%	135%	140%	125%	105%	100%	105%	110%	130%	80%	120%	120%	120%	
135	135%	120%	125%	130%	135%	120%	100%	97%	100%	105%	125%	70%	115%	115%	115%	
130	130%	115%	120%	125%	130%	115%	95%	95%	95%	100%	120%	70%	110%	110%	110%	
125	125%	110%	115%	120%	125%	110%	90%	92%	90%	95%	115%	60%	105%	105%	105%	
120	120%	105%	110%	118%	120%	105%	85%	90%	85%	90%	110%	60%	100%	100%	102.5%	
115	115%	100%	105%	116%	115%	100%	80%	85%	80%	85%	105%	55%	95%	95%	100%	
110	110%	95%	100%	115%	110%	95%	75%	80%	75%	80%	100%	55%	90%	90%	97.5%	
105	105%	90%	95%	110%	105%	90%	70%	75%	70%	75%	95%	50%	85%	85%	95%	
100	100%	85%	90%	105%	100%	86%	65%	70%	65%	70%	90%	50%	80%	80%	90%	
95	95%	80%	85%	100%	95%	82%	60%	65%	60%	65%	85%	45%	75%	75%	85%	
90	90%	75%	80%	95%	90%	78%	55%	60%	55%	60%	75%	45%	70%	70%	80%	
85	85%	70%	75%	90%	85%	74%	50%	55%	50%	55%	70%	45%	65%	65%	75%	
80	80%	65%	70%	85%	80%	70%	45%	50%	45%	50%	65%	45%	60%	60%	70%	
75	75%	60%	65%	80%	75%	65%	40%	45%	40%	45%	60%	45%	55%	55%	65%	
70	70%	55%	60%	75%	70%	61%	35%	40%	35%	40%	55%	45%	50%	50%	60%	
65	65%	50%	55%	70%	65%	57%	30%	35%	30%	35%	50%	45%	50%	50%	60%	

	Royal Neighbors				Accordia	Sagicor	Settlers	Lifeshield	Oxford	Gerber	Foresters		
FFL Contract	Term	Royal Legacy SP VIL	Secure Life UL	SI Whole Life	UL	Term	Term	Final Expense	Survivor	Assurance	GIFE	Strong Foundation	Planright
140	120%	16%	125%	125%	110%	110%	105%	110%	105%	120%	75%	120%	120%
135	115%	15%	120%	120%	105%	105%	95%	105%	100.0%	115%	70%	115%	115%
130	110%	14%	112%	110%	100%	100%	95%	100%	95%	110%	70%	110%	110%
125	97%	13%	105%	100%	95%	95%	84%	95%	90%	105%	60%	105%	105%
120	97%	13%	105%	100%	90%	90%	84%	90%	85%	100%	60%	100%	100%
115	97%	13%	105%	100%	85%	85%	68%	85%	80%	95%	55%	95%	95%
110	95%	13%	100%	95%	80%	80%	68%	80%	75%	90%	55%	90%	90%
105	90%	12%	95%	90%	75%	75%	58%	75%	70%	85%	50%	85%	85%
100	85%	11%	90%	85%	70%	70%	58%	70%	65%	80%	50%	80%	80%
95	80%	10%	85%	80%	65%	65%	58%	65%	60%	75%	45%	75%	75%
90	75%	9%	80%	75%	60%	60%	58%	60%	55%	70%	45%	70%	70%
85	50%	7%	50%	45%	55%	55%	58%	55%	50%	65%	45%	65%	65%
80	50%	7%	50%	45%	50%	50%	58%	50%	45%	60%	45%	60%	60%
75	50%	7%	50%	45%	45%	45%	58%	45%	40%	55%	45%	55%	60%
70	50%	7%	50%	45%	40%	40%	58%	40%	40%	50%	45%	50%	60%
65	50%	7%	50%	45%	40%	40%	58%	35%	40%	45%	45%	45%	60%