

<b>AETNA/CVS</b>		<b>LIFE</b>
Immediate Benefit Plan 40-89		
Immediate Benefit Plan 40-89		70%
Years 2-5 = 4%		
Years 5-10 = 3.75%		
Years 11+ = 0.75%		
Modified Benefit Plan 40-75		
Year 1		70%
Years 2-5 = 4.5%		
Years 5-10 = 4%		
Year 11+ = 1%		

<b>AMERICAN AMICABLE/OCCIDENTAL</b>		<b>LIFE</b>
Home Protector		70%
Officer's Benefit Association		30%
Security Protector		45%
Survivor Protector		75%
Easy Term		
T20-30		40%
Senior Choice		
Immediate 0-79		60%
Express UL		
Target		45%

<b>AMERICAN GENERAL</b>		<b>LIFE</b>
AIG GIWL		45%

<b>AMERICO</b>		<b>LIFE</b>
Term 125		70%
Term 125 15 Year		60%
HMS ADB		40%
CBO		
CBO 50		
20 Years = 50%		
30 Years = 60%		
CBO 100		
20 Years = 60%		
30 Years = 70%		
Eagle Premier		
Ages 50-59 = 40%		
Ages 60-80 = 60%		
Ages 81-85* = 40%		
Eagle Premier Guaranteed Issue		
Ages 50-74 = 15%		
Ages 76-80 = 15%		

<b>ATHENE</b>		<b>IUL</b>	<b>LIFE</b>
Ascent 10 Bonus 2.0,			5.25%
Ascent Pro 10 Bonus,			
Ascent Pro 10 Bonus Select,			
Performance Elite 10,			
Performance Elite 10 Pro,			
Performance Elite 10 Select,			
Performance Elite 15,			
Benefit 10, Benefit 10 Pro,			
Benefit 10 Select			
Performance Elite 7			3.75%
Max Rate 7			1.75%
Max Rate 5			1.25%
Max Rate 3			1.05%

<b>COLUMBIAN FINANCIAL GROUP</b>		<b>LIFE</b>
Safe Shield Term		60%
Dignified Choice - Classic I, Elite and Select Benefit		
Ages 0-80		60%
Renewal Year 2 = 5%		
Renewal Years 3-5 = 1%		
Age 81-85		40%
Renewal Year 2 = 2%		
Dignified Choice - Classic II or Advantage Graded Benefit		
Ages 0-80		30%
Renewal Year 2 = 5%		
Renewal Years 3-5 = 0%		
Ages 81-85		10%
Renewal Year 2 = 0%		

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Amerigo, Columbian Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

GPM	LIFE
<b>GPM Equity Protector</b>	
Term 20/30 Year	60%
<b>GPM UL with Living Benefit</b>	
Target Premium	60%
<b>GPM Final Expense</b>	
Age 50-79 MDB	31%
Age 80-85 MDB	26%

GREAT WESTERN	LIFE
Guaranteed Issue	45%

FIDELITY & GUARANTY LIFE	LIFE
<b>FG Life Pathsetter</b>	
Ages 0-17	62.5%
Years 2-10 = 1%	
Excess 1st Year = 1%	
Ages 18-75	70%
Years 2-10 = 1.25%	
Excess 1st Year = 1%	
<b>FG Life Everlast</b>	
Ages 0-17	62.5%
Years 2-10 = 1%	
Excess 1st Year = 1%	
Ages 18-75	65%
Years 2-10 = 1.25%	
Excess 1st Year = 1%	

FORESTERS	LIFE
Strong Foundation	65%
Strong Foundation 10 Year	55%
Smart UL* (Target Premium)	70%
Children's Bright Future	45%
Prepared II	60%
<b>PlanRight</b>	
Level/Graded Ages 50-80*	60%
Level/Graded Ages 81-85*	30%
PlanRight Modified*	25%

JOHN HANCOCK	LIFE
Term 10	50%
Term 15	65%
Term 20, 25, 30	75%

MUTUAL OF OMAHA	LIFE
Accidental Death	40%
Children Whole Life	45%
<b>Term Life</b>	
Term Life Express	70%
Term Life Express 10 Year	50%
<b>Final Expense</b>	
Final Expense Graded	56.5%
Final Expense (ages 45-80)	61%
Final Expense (ages 81-85)	34%
<b>Universal Life</b>	
GULE	50%
IULE	75%

NATIONAL LIFE GROUP	IUL	LIFE
<b>Flex Life And Provider</b>		
First Year Up To CTP Vested		65%
<b>Renewal/Excess (Includes First Year Excess)</b>		
Years 1-10 Vested		0%
Years 11+ Non-Vested		0%

**Carriers with extended levels past CL11:**

Aetna/CVS, American Amicable (AmAm), Americo, Columbian Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

<b>AETNA/CVS</b>		<b>LIFE</b>
Immediate Benefit Plan 40-89		
Immediate Benefit Plan 40-89		80%
Years 2-5 = 4%		
Years 5-10 = 3.75%		
Years 11+ = 0.75%		
Modified Benefit Plan 40-75		
Year 1		75%
Years 2-5 = 5%		
Years 5-10 = 4.25%		
Year 11+ = 1.25%		

<b>AMERICAN AMICABLE/OCCIDENTAL</b>		<b>LIFE</b>
Home Protector		75%
Officer's Benefit Association		35%
Security Protector		50%
Survivor Protector		80%
Easy Term		
T20-30		45%
Senior Choice		
Immediate 0-79		65%
Express UL		
Target		50%

<b>AMERICAN GENERAL</b>		<b>LIFE</b>
AIG GIWL		45%

<b>AMERICO</b>		<b>LIFE</b>
Term 125		75%
Term 125 15 Year		60%
HMS ADB		40%
CBO		
CBO 50		
20 Years = 55%		
30 Years = 65%		
CBO 100		
20 Years = 65%		
30 Years = 75%		
Eagle Premier		
Ages 50-59 = 45%		
Ages 60-80 = 65%		
Ages 81-85* = 45%		
Eagle Premier Guaranteed Issue		
Ages 50-74 = 15%		
Ages 76-80 = 15%		

<b>ATHENE</b>		<b>IUL</b>	<b>LIFE</b>
Ascent 10 Bonus 2.0,			5.25%
Ascent Pro 10 Bonus,			
Ascent Pro 10 Bonus Select,			
Performance Elite 10,			
Performance Elite 10 Pro,			
Performance Elite 10 Select,			
Performance Elite 15,			
Benefit 10, Benefit 10 Pro,			
Benefit 10 Select			
Performance Elite 7		3.75%	
Max Rate 7		1.75%	
Max Rate 5		1.25%	
Max Rate 3		1.05%	

<b>COLUMBIAN FINANCIAL GROUP</b>		<b>LIFE</b>
Safe Shield Term		
		65%
Dignified Choice - Classic I, Elite and Select Benefit		
Age 0-80		
Renewal Year 2 = 5.25%		
Renewal Years 3-5 = 1.25%		
Age 81-85		
Renewal Year 2 = 3.25%		42.5%
Dignified Choice - Classic II or Advantage Graded Benefit		
Age 0-80		
Renewal Year 2 = 2.25%		
Renewal Years 3-5 = 0%		
Age 81-85		
Renewal Year 2 = 0.25%		12.5%

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Americo, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

<b>GPM</b>	<b>LIFE</b>
<b>GPM Equity Protector</b>	
Term 20/30 Year	65%
<b>GPM UL with Living Benefit</b>	
Target Premium	65%
<b>GPM Final Expense</b>	
Ages 50-79 MDB	34%
Ages 80-85 MDB	28%

<b>GREAT WESTERN</b>	<b>LIFE</b>
Guaranteed Issue	45%

<b>FIDELITY &amp; GUARANTY LIFE</b>	<b>LIFE</b>
<b>FG Life Pathsetter</b>	
Ages 0-17	65%
Years 2-10 = 1%	
Excess 1st Year = 1%	
Ages 18-75	75%
Year 2-10 = 1.5%	
Excess 1st Year = 1%	
<b>FG Life Everlast</b>	
Ages 0-17	65%
Years 2-10 = 1%	
Excess 1st Year = 1%	
Ages 18-75	70%
Years 2-10 = 1.5%	
Excess 1st Year = 1%	

<b>FORESTERS</b>	<b>LIFE</b>
Strong Foundation	70%
Strong Foundation 10 Year	60%
Smart UL* (Target Premium)	72.5%
Children's Bright Future	50%
Prepared II	65%
<b>PlanRight</b>	
Level/Graded Ages 50-80*	60%
Level/Graded Ages 81-85*	30%
PlanRight Modified*	25%

<b>JOHN HANCOCK</b>	<b>LIFE</b>
Term 10	60%
Term 15	70%
Term 20, 25, 30	80%

<b>MUTUAL OF OMAHA</b>	<b>LIFE</b>
Accidental Death	45%
Children Whole Life	50%
<b>Term Life</b>	
Term Life Express	75%
Term Life Express 10 Year	55%
<b>Final Expense</b>	
Final Expense Graded	58%
Final Expense (ages 45-80)	65%
Final Expense (ages 81-85)	36%
<b>Universal Life</b>	
GULE	52.5%
IULE	75%

<b>NATIONAL LIFE GROUP</b>	<b>IUL</b>	<b>LIFE</b>
<b>Flex Life And Provider</b>		
First Year Up To CTP Vested		70%
<b>Renewal/Excess (Includes First Year Excess)</b>		
Years 1-10 Vested		0%
Years 11+ Non-Vested		0%

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Americo, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

<b>AETNA/CVS</b>		<b>LIFE</b>
Immediate Benefit Plan 40-89		
Immediate Benefit Plan 40-89		85%
Years 2-5 = 4.5%		
Years 5-10 = 3.75%		
Years 11+ = 0.75%		
Modified Benefit Plan 40-75		
Year 1		80%
Years 2-5 = 5.25%		
Years 5-10 = 4.4%		
Year 11+ = 1.4%		

<b>AMERICAN AMICABLE/OCCIDENTAL</b>		<b>LIFE</b>
Home Protector		80%
Officer's Benefit Association		40%
Security Protector		55%
Survivor Protector		85%
Easy Term		
T20-30		50%
Senior Choice		
Immediate 0-79		70%
Express UL		
Target		55%

<b>AMERICAN GENERAL</b>		<b>LIFE</b>
AIG GIWL		45%

<b>AMERICO</b>		<b>LIFE</b>
Term 125		80%
Term 125 15 Year		65%
HMS ADB		45%
CBO		
CBO 50		
20 Years = 60%		
30 Years = 70%		
CBO 100		
20 Years = 70%		
30 Years = 80%		
Eagle Premier		
Ages 50-59 = 50%		
Ages 60-80 = 70%		
Ages 81-85+ = 50%		
Eagle Premier Guaranteed Issue		
Ages 50-74 = 15%		
Ages 76-80 = 15%		

<b>ATHENE</b>		<b>IUL</b>	<b>LIFE</b>
Ascent 10 Bonus 2.0,			5.25%
Ascent Pro 10 Bonus,			
Ascent Pro 10 Bonus Select,			
Performance Elite 10,			
Performance Elite 10 Pro,			
Performance Elite 10 Select,			
Performance Elite 15,			
Benefit 10, Benefit 10 Pro,			
Benefit 10 Select			
Performance Elite 7			3.75%
Max Rate 7			1.75%
Max Rate 5			1.25%
Max Rate 3			1.05%

<b>COLUMBIAN FINANCIAL GROUP</b>		<b>LIFE</b>
Safe Shield Term		70%
Dignified Choice - Classic I, Elite and Select Benefit		
Ages 0-80		63.5%
Renewal Year 2 = 5.3%		
Renewal Years 3-5 = 1.3%		
Ages 81-85		43.5%
Renewal Year 2 = 3.3%		
Dignified Choice - Classic II or Advantage Graded Benefit		
Ages 0-80		33.5%
Renewal Year 2 = 2.35%		
Renewal Years 3-5 = 0%		
Ages 81-85		13.5%
Renewal Year 2 = 0.3%		

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Americo, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

**GPM LIFE**

GPM Equity Protector	
Term 20/30 Year	70%

**GPM UL with Living Benefit**

Target Premium	70%
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**GPM Final Expense**

Ages 50-79 MDB	37%
Ages 80-85 MDB	31%

**GREAT WESTERN LIFE**

Guaranteed Issue	45%
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**FIDELITY & GUARANTY LIFE LIFE**

**FG Life Pathsetter**

Ages 0-17	67.5%
Years 2-10 = 1%	
Excess 1st Year = 1%	

Ages 18-75	80%
Year 2-10 = 1.75%	
Excess 1st Year = 1%	

**FG Life Everlast**

Ages 0-17	67.5%
Years 2-10 = 1%	
Excess 1st Year = 1%	

Ages 18-75	75%
Years 2-10 = 1.75%	
Excess 1st Year = 1%	

**FORESTERS LIFE**

Strong Foundation	75%
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Strong Foundation 10 Year	65%
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Smart UL* (Target Premium)	75%
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Children's Bright Future	55%
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Prepared II	70%
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**PlanRight**

Level/Graded Ages 50-80*	65%
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Level/Graded Ages 81-85*	35%
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\*Renewal Years 2-5 = 1.5%

Years 6-10 = 0.65%

Years 11+ = 0.4%

PlanRight Modified*	27.5%
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\*Renewal Years 2-5 = 0.75%

Years 6-10 = 0.6%

Years 11+ = 0.4%

**JOHN HANCOCK LIFE**

Term 10	65%
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Term 15	75%
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Term 20, 25, 30	85%
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**MUTUAL OF OMAHA LIFE**

Accidental Death	50%
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Children Whole Life	55%
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**Term Life**

Term Life Express	80%
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Term Life Express 10 Year	60%
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**Final Expense**

Final Expense Graded	59.5%
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Final Expense (ages 45-80)	70%
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Final Expense (ages 81-85)	39%
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**Universal Life**

GULE	55%
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IULE	80%
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**NATIONAL LIFE GROUP IUL LIFE**

**Flex Life And Provider**

First Year Up To CTP Vested	75%
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**Renewal/Excess (Includes First Year Excess)**

Years 1-10 Vested	0%
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Years 11+ Non-Vested	0%
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**Carriers with extended levels past CL11:**

Aetna/CVS, American Amicable (AmAm), Americo, Columbian Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

<b>AETNA/CVS</b>		<b>LIFE</b>
Immediate Benefit Plan 40-89		
Immediate Benefit Plan 40-89	90%	
Years 2-5 = 4.5%		
Years 5-10 = 4%		
Years 11+ = 1%		
Modified Benefit Plan 40-75		
Year 1	85%	
Years 2-5 = 5.5%		
Years 5-10 = 4.5%		
Year 11+ = 1.5%		

<b>AMERICAN AMICABLE/OCCIDENTAL</b>		<b>LIFE</b>
Home Protector	85%	
Officer's Benefit Association	45%	
Security Protector	60%	
Survivor Protector	90%	
Easy Term		
T20-30	55%	
Senior Choice		
Immediate 0-79	75%	
Express UL		
Target	60%	

<b>AMERICAN GENERAL</b>		<b>LIFE</b>
AIG GIWL	45%	

<b>AMERICO</b>		<b>LIFE</b>
Term 125	85%	
Term 125 15 Year	70%	
HMS ADB	50%	
CBO		
CBO 50		
20 Years = 65%		
30 Years = 75%		
CBO 100		
20 Years = 75%		
30 Years = 85%		
Eagle Premier		
Ages 50-59 = 55%		
Ages 60-80 = 75%		
Ages 81-85* = 55%		
Eagle Premier Guaranteed Issue		
Ages 50-74 = 15%		
Ages 76-80 = 15%		

<b>ATHENE</b>		<b>IUL</b>	<b>LIFE</b>
Ascent 10 Bonus 2.0,		5.25%	
Ascent Pro 10 Bonus,			
Ascent Pro 10 Bonus Select,			
Performance Elite 10,			
Performance Elite 10 Pro,			
Performance Elite 10 Select,			
Performance Elite 15,			
Benefit 10, Benefit 10 Pro,			
Benefit 10 Select			
Performance Elite 7	3.75%		
Max Rate 7	1.75%		
Max Rate 5	1.25%		
Max Rate 3	1.05%		

<b>COLUMBIAN FINANCIAL GROUP</b>		<b>LIFE</b>
Safe Shield Term	75%	
Dignified Choice - Classic I, Elite and Select Benefit		
Ages 0-80	65%	
Renewal Year 2 = 5.5%		
Renewal Years 3-5 = 1.5%		
Ages 81-85	45%	
Renewal Year 2 = 3.5%		
Dignified Choice - Classic II or Advantage Graded Benefit		
Ages 0-80	35%	
Renewal Year 2 = 2.5%		
Renewal Years 3-5 = 0%		
Ages 81-85	15%	
Renewal Year 2 = 0.5%		

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Americo, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

**GPM LIFE**

<b>GPM Equity Protector</b>	
Term 20/30 Year	75%
<b>GPM UL with Living Benefit</b>	
Target Premium	75%
<b>GPM Final Expense</b>	
Ages 50-79 MDB	40%
Ages 80-85 MDB	33%

**GREAT WESTERN LIFE**

Guaranteed Issue	45%
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**FIDELITY & GUARANTY LIFE LIFE**

<b>FG Life Pathsetter</b>	
Ages 0-17	70%
Years 2-10 = 1%	
Excess 1st Year = 1%	
Ages 18-75	85%
Year 2-10 = 2%	
Excess 1st Year = 1%	
<b>FG Life Everlast</b>	
Ages 0-17	70%
Years 2-10 = 1%	
Excess 1st Year = 1%	
Ages 18-75	80%
Years 2-10 = 2%	
Excess 1st Year = 1%	

**FORESTERS LIFE**

Strong Foundation	80%
Strong Foundation 10 Year	70%
Smart UL* (Target Premium)	77.5%
Children's Bright Future	60%
Prepared II	75%
<b>PlanRight</b>	
Level/Graded Ages 50-80*	70%
Level/Graded Ages 81-85*	40%
PlanRight Modified*	30%

**JOHN HANCOCK LIFE**

Term 10	70%
Term 15	80%
Term 20, 25, 30	90%

**MUTUAL OF OMAHA LIFE**

Accidental Death	55%
Children Whole Life	55%
<b>Term Life</b>	
Term Life Express	85%
Term Life Express 10 Year	65%
<b>Final Expense</b>	
Final Expense Graded	61%
Final Expense (ages 45-80)	74%
Final Expense (ages 81-85)	41%
<b>Universal Life</b>	
GULE	60%
IULE	85%

**NATIONAL LIFE GROUP IUL LIFE**

<b>Flex Life And Provider</b>	
First Year Up To CTP Vested	80%
<b>Renewal/Excess (Includes First Year Excess)</b>	
Years 1-10 Vested	0%
Years 11+ Non-Vested	0%

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Americo, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha



<b>AETNA/CVS</b>	<b>LIFE</b>
Immediate Benefit Plan 40-89	
<i>Immediate Benefit Plan 40-89</i>	95%
<i>Years 2-5 = 4.5%</i>	
<i>Years 5-10 = 4%</i>	
<i>Years 11+ = 1%</i>	
Modified Benefit Plan 40-75	
Year 1	90%
<i>Years 2-5 = 6%</i>	
<i>Years 5-10 = 4.75%</i>	
<i>Year 11+ = 1.75%</i>	

<b>AMERICAN AMICABLE/OCCIDENTAL</b>	<b>LIFE</b>
Home Protector	90%
Officer's Benefit Association	50%
Security Protector	65%
Survivor Protector	95%
Easy Term	
T20-30	60%
Senior Choice	
Immediate 0-79	80%
Express UL	
Target	65%

<b>AMERICAN GENERAL</b>	<b>LIFE</b>
AIG GIWL	50%

<b>AMERICO</b>	<b>LIFE</b>
Term 125	90%
Term 125 15 Year	75%
HMS ADB	55%
CBO	
CBO 50	
<i>20 Years = 70%</i>	
<i>30 Years = 80%</i>	
CBO 100	
<i>20 Years = 80%</i>	
<i>30 Years = 90%</i>	
Eagle Premier	
<i>Ages 50-59 = 60%</i>	
<i>Ages 60-80 = 80%</i>	
<i>Ages 81-85* = 60%</i>	
Eagle Premier Guaranteed Issue	
<i>Ages 50-74 = 15%</i>	
<i>Ages 76-80 = 15%</i>	

<b>ATHENE</b>	<b>IUL</b>	<b>LIFE</b>
Ascent 10 Bonus 2.0,		6%
Ascent Pro 10 Bonus,		
Ascent Pro 10 Bonus Select,		
Performance Elite 10,		
Performance Elite 10 Pro,		
Performance Elite 10 Select,		
Performance Elite 15,		
Benefit 10, Benefit 10 Pro,		
Benefit 10 Select		
Performance Elite 7		4.5%
Max Rate 7		2%
Max Rate 5		1.5%
Max Rate 3		1.1%

<b>COLUMBIAN FINANCIAL GROUP</b>	<b>LIFE</b>
Safe Shield Term	80%
Dignified Choice - Classic I, Elite and Select Benefit	
Ages 0-80	70%
<i>Renewal Year 2 = 6%</i>	
<i>Renewal Year 3-5 = 2%</i>	
Ages 81-85	50%
<i>Renewal Year 2 = 4%</i>	
Dignified Choice - Classic II or Advantage Graded Benefit	
Age 0-80	40%
<i>Renewal Year 2 = 3%</i>	
<i>Renewal Years 3-5 = 0%</i>	
Age 81-85	20%
<i>Renewal Year 2 = 1%</i>	

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Americo, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

**GPM LIFE**

GPM Equity Protector	
Term 20/30 Year	80%

**GPM UL with Living Benefit**

Target Premium	80%
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**GPM Final Expense**

Ages 50-79 MDB	42%
Ages 80-85 MDB	36%

**GREAT WESTERN LIFE**

Guaranteed Issue	50%
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**FIDELITY & GUARANTY LIFE LIFE**

**FG Life Pathsetter**

Ages 0-17	72.5%
Years 2-10 = 1.25%	
Excess 1st Year = 1.25%	

Ages 18-75	90%
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Year 2-10 = 2.25%  
Excess 1st Year = 1.25%

**FG Life Everlast**

Ages 0-17	72.5%
Years 2-10 = 1.25%	
Excess 1st Year = 1.25%	

Ages 18-75	85%
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Years 2-10 = 2.25%  
Excess 1st Year = 1.25%

**FORESTERS LIFE**

Strong Foundation	85%
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Strong Foundation 10 Year	75%
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Smart UL* (Target Premium)	80%
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Children's Bright Future	65%
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Prepared II	80%
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**PlanRight**

Level/Graded Ages 50-80*	75%
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Level/Graded Ages 81-85*	45%
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PlanRight Modified*	32.5%
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**JOHN HANCOCK LIFE**

Term 10	75%
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Term 15	85%
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Term 20, 25, 30	95%
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**MUTUAL OF OMAHA LIFE**

Accidental Death	59%
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Children Whole Life	60%
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**Term Life**

Term Life Express	90%
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Term Life Express 10 Year	70%
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**Final Expense**

Final Expense Graded	62.5%
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Final Expense (Ages 45-80)	78%
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Final Expense (Ages 81-85)	43%
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**Universal Life**

GULE	65%
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IULE	90%
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**NATIONAL LIFE GROUP IUL LIFE**

**Flex Life And Provider**

First Year Up To CTP Vested	85%
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**Renewal/Excess (Includes First Year Excess)**

Years 1-10 Vested	0%
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Years 11+ Non-Vested	0%
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**Carriers with extended levels past CL11:**

Aetna/CVS, American Amicable (AmAm), Americo, Columbian Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

AETNA/CVS	LIFE
Immediate Benefit Plan 40-89	
<i>Immediate Benefit Plan 40-89</i>	100%
<i>Years 2-5 = 5%</i>	
<i>Years 5-10 = 4.25%</i>	
<i>Years 11+ = 1.25%</i>	
Modified Benefit Plan 40-75	
Year 1	95%
<i>Years 2-5 = 6.25%</i>	
<i>Years 5-10 = 4.9%</i>	
<i>Year 11+ = 1.9%</i>	

AMERICAN AMICABLE/OCCIDENTAL	LIFE
Home Protector	95%
Officer's Benefit Association	55%
Security Protector	70%
Survivor Protector	100%
Easy Term	
T20-30	65%
Senior Choice	
Immediate 0-79	85%
Express UL	
Target	70%

AMERICAN GENERAL	LIFE
AIG GIWL	50%

AMERICO	LIFE
Term 125	95%
Term 125 15 Year	80%
HMS ADB	60%
CBO	
CBO 50	
<i>20 Years = 75%</i>	
<i>30 Years = 85%</i>	
CBO 100	
<i>20 Years = 85%</i>	
<i>30 Years = 95%</i>	
Eagle Premier	
<i>Ages 50-59 = 65%</i>	
<i>Ages 60-80 = 85%</i>	
<i>Ages 81-85* = 65%</i>	
Eagle Premier Guaranteed Issue	
<i>Ages 50-74 = 15%</i>	
<i>Ages 76-80 = 15%</i>	

ATHENE	IUL	LIFE
Ascent 10 Bonus 2.0,		6%
Ascent Pro 10 Bonus,		
Ascent Pro 10 Bonus Select,		
Performance Elite 10,		
Performance Elite 10 Pro,		
Performance Elite 10 Select,		
Performance Elite 15,		
Benefit 10, Benefit 10 Pro,		
Benefit 10 Select		
Performance Elite 7		4.5%
Max Rate 7		2%
Max Rate 5		1.5%
Max Rate 3		1.1%

COLUMBIAN FINANCIAL GROUP	LIFE
Safe Shield Term	85%
Dignified Choice - Classic I, Elite and Select Benefit	
Ages 0-80	75%
<i>Renewal Year 2 = 6.5%</i>	
<i>Renewal Years 3-5 = 2.5%</i>	
Ages 81-85	55%
<i>Renewal Year 2 = 4.5%</i>	
Dignified Choice - Classic II or Advantage Graded Benefit	
Ages 0-80	45%
<i>Renewal Year 2 = 3.5%</i>	
<i>Renewal Years 3-5 = 0%</i>	
Ages 81-85	25%
<i>Renewal Year 2 = 1.5%</i>	

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Americo, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

**GPM LIFE**

GPM Equity Protector	
Term 20/30 Year	85%

**GPM UL with Living Benefit**

Target Premium	85%
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**GPM Final Expense**

Ages 50-79 MDB	45%
Ages 80-85 MDB	37%

**GREAT WESTERN LIFE**

Guaranteed Issue	50%
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**FIDELITY & GUARANTY LIFE LIFE**

**FG Life Pathsetter**

Ages 0-17	75%
Years 2-10 = 1.5%	
Excess 1st Year = 1.5%	

**Ages 18-75**

Year 2-10 = 2.5%	95%
Excess 1st Year = 1.5%	

**FG Life Everlast**

Ages 0-17	75%
Years 2-10 = 1.5%	
Excess 1st Year = 1.5%	

**Ages 18-75**

Years 2-10 = 2.5%	90%
Excess 1st Year = 1.5%	

**FORESTERS LIFE**

Strong Foundation	90%
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Strong Foundation 10 Year	80%
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Smart UL* (Target Premium)	82.5%
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Children's Bright Future	70%
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Prepared II	85%
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**PlanRight**

Level/Graded Ages 50-80*	80%
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Level/Graded Ages 81-85*	50%
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PlanRight Modified*	35%
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**JOHN HANCOCK LIFE**

Term 10	80%
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Term 15	90%
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Term 20, 25, 30	100%
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**MUTUAL OF OMAHA LIFE**

Accidental Death	64%
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Children Whole Life	65%
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**Term Life**

Term Life Express	95%
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Term Life Express 10 Year	75%
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**Final Expense**

Final Expense Graded	64.5%
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Final Expense (Ages 45-80)	82%
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Final Expense (Ages 81-85)	45%
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**Universal Life**

GULE	60%
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IULE	95%
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**NATIONAL LIFE GROUP IUL LIFE**

**Flex Life And Provider**

First Year Up To CTP Vested	90%
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**Renewal/Excess (Includes First Year Excess)**

Years 1-10 Vested	0%
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Years 11+ Non-Vested	0%
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**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Americo, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

**AETNA/CVS LIFE**

Immediate Benefit Plan 40-89	
<i>Immediate Benefit Plan 40-89</i>	105%
<i>Years 2-5 = 5%</i>	
<i>Years 5-10 = 4.25%</i>	
<i>Years 11+ = 1.25%</i>	
Modified Benefit Plan 40-75	
Year 1	97.5%
<i>Years 2-5 = 6.5%</i>	
<i>Years 5-10 = 5%</i>	
<i>Year 11+ = 2%</i>	

**AMERICAN AMICABLE/OCCIDENTAL LIFE**

Home Protector	100%
Officer's Benefit Association	60%
Security Protector	75%
Survivor Protector	105%
Easy Term	
T20-30	70%
Senior Choice	
Immediate 0-79	90%
Express UL	
Target	75%

**AMERICAN GENERAL LIFE**

AIG GIWL	50%
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**AMERICO LIFE**

Term 125	100%
Term 125 15 Year	85%
HMS ADB	65%
CBO	
CBO 50	
<i>20 Years = 80%</i>	
<i>30 Years = 90%</i>	
CBO 100	
<i>20 Years = 90%</i>	
<i>30 Years = 100%</i>	
Eagle Premier	
<i>Ages 50-59 = 70%</i>	
<i>Ages 60-80 = 90%</i>	
<i>Ages 81-85* = 70%</i>	
Eagle Premier Guaranteed Issue	
<i>Ages 50-74 = 15%</i>	
<i>Ages 76-80 = 15%</i>	

**ATHENE IUL LIFE**

Ascent 10 Bonus 2.0,	6%
Ascent Pro 10 Bonus,	
Ascent Pro 10 Bonus Select,	
Performance Elite 10,	
Performance Elite 10 Pro,	
Performance Elite 10 Select,	
Performance Elite 15,	
Benefit 10, Benefit 10 Pro,	
Benefit 10 Select	
Performance Elite 7	4.5%
Max Rate 7	2%
Max Rate 5	1.5%
Max Rate 3	1.1%

**COLUMBIAN FINANCIAL GROUP LIFE**

Safe Shield Term	90%
Dignified Choice - Classic I, Elite and Select Benefit	
Ages 0-80	80%
<i>Renewal Year 2 = 7%</i>	
<i>Renewal Years 3-5 = 3%</i>	
Ages 81-85	60%
<i>Renewal Year 2 = 5%</i>	
Dignified Choice - Classic II or Advantage Graded Benefit	
Ages 0-80	50%
<i>Renewal Year 2 = 4%</i>	
<i>Renewal Years 3-5 = 0%</i>	
Ages 81-85	30%
<i>Renewal Year 2 = 2%</i>	

**Carriers with extended levels past CL11:**  
Aetna/CVS, American Amicable (AmAm), Amerigo, Columbian  
Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

**GPM LIFE**

<b>GPM Equity Protector</b>	
Term 20/30 Year	90%
<b>GPM UL with Living Benefit</b>	
Target Premium	90%
<b>GPM Final Expense</b>	
Ages 50-79 MDB	48%
Ages 80-85 MDB	40%

**GREAT WESTERN LIFE**

Guaranteed Issue	50%
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**FIDELITY & GUARANTY LIFE LIFE**

<b>FG Life Pathsetter</b>	
Ages 0-17	77.5%
Years 2-10 = 1.75%	
Excess 1st Year = 1.75%	
Ages 18-75	100%
Year 2-10 = 2.75%	
Excess 1st Year = 1.75%	

**FG Life Everlast**

Ages 0-17	77.5%
Years 2-10 = 1.75%	
Excess 1st Year = 1.75%	
Ages 18-75	95%
Years 2-10 = 2.75%	
Excess 1st Year = 1.75%	

**FORESTERS LIFE**

Strong Foundation	95%
Strong Foundation 10 Year	85%
Smart UL* (Target Premium)	85%
Children's Bright Future	75%
Prepared II	90%
<b>PlanRight</b>	
Level/Graded Ages 50-80*	85%
Level/Graded Ages 81-85*	55%
PlanRight Modified*	37.5%

**JOHN HANCOCK LIFE**

Term 10	85%
Term 15	95%
Term 20, 25, 30	105%

**MUTUAL OF OMAHA LIFE**

Accidental Death	68%
Children Whole Life	65%
<b>Term Life</b>	
Term Life Express	100%
Term Life Express 10 Year	80%
<b>Final Expense</b>	
Final Expense Graded	66%
Final Expense (Ages 45-80)	86%
Final Expense (Ages 81-85)	48%
<b>Universal Life</b>	
GULE	75%
IULE	100%

**NATIONAL LIFE GROUP IUL LIFE**

<b>Flex Life And Provider</b>	
First Year Up To CTP Vested	92%
<b>Renewal/Excess (Includes First Year Excess)</b>	
Years 1-10 Vested	0%
Years 11+ Non-Vested	0%

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), America, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

<b>AETNA/CVS</b>		<b>LIFE</b>
Immediate Benefit Plan 40-89		
Immediate Benefit Plan 40-89		107.5%
Years 2-5 = 5.5%		
Years 5-10 = 4.25%		
Years 11+ = 1.25%		
Modified Benefit Plan 40-75		
Year 1		100%
Years 2-5 = 6.5%		
Years 5-10 = 5%		
Year 11+ = 2%		

<b>AMERICAN AMICABLE/OCCIDENTAL</b>		<b>LIFE</b>
Home Protector		105%
Officer's Benefit Association		65%
Security Protector		80%
Survivor Protector		110%
Easy Term		
T20-30		75%
Senior Choice		
Immediate 0-79		95%
Express UL		
Target		80%

<b>AMERICAN GENERAL</b>		<b>LIFE</b>
AIG GIWL		50%

<b>AMERICO</b>		<b>LIFE</b>
Term 125		105%
Term 125 15 Year		90%
HMS ADB		70%
CBO		
CBO 50		
20 Years = 85%		
30 Years = 95%		
CBO 100		
20 Years = 95%		
30 Years = 105%		
Eagle Premier		
Ages 50-59 = 75%		
Ages 60-80 = 95%		
Ages 81-85* = 75%		
Eagle Premier Guaranteed Issue		
Ages 50-74 = 17.5%		
Ages 76-80 = 17.5%		

<b>ATHENE</b>		<b>IUL</b>	<b>LIFE</b>
Ascent 10 Bonus 2.0,			6.25%
Ascent Pro 10 Bonus,			
Ascent Pro 10 Bonus Select,			
Performance Elite 10,			
Performance Elite 10 Pro,			
Performance Elite 10 Select,			
Performance Elite 15,			
Benefit 10, Benefit 10 Pro,			
Benefit 10 Select			
Performance Elite 7			4.75%
Max Rate 7			2.25%
Max Rate 5			1.75%
Max Rate 3			1.2%

<b>COLUMBIAN FINANCIAL GROUP</b>		<b>LIFE</b>
Safe Shield Term		95%
Dignified Choice - Classic I, Elite and Select Benefit		
Ages 0-80		85%
Renewal Year 2 = 7.5%		
Renewal Years 3-5 = 3.5%		
Ages 81-85		65%
Renewal Year 2 = 5.5%		
Dignified Choice - Classic II or Advantage Graded Benefit		
Ages 0-80		55%
Renewal Year 2 = 4.5%		
Renewal Years 3-5 = 0.5%		
Ages 81-85		35%
Renewal Year 2 = 2.5%		

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Amerigo, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

<b>GPM</b>		<b>LIFE</b>
<b>GPM Equity Protector</b>		
Term 20/30 Year		95%
<b>GPM UL with Living Benefit</b>		
Target Premium		95%
<b>GPM Final Expense</b>		
Ages 50-79 MDB		50%
Ages 80-85 MDB		42%

<b>GREAT WESTERN</b>		<b>LIFE</b>
Guaranteed Issue		50%

<b>FIDELITY &amp; GUARANTY LIFE</b>		<b>LIFE</b>
<b>FG Life Pathsetter</b>		
Ages 0-17		80%
Years 2-10 = 2%		
Excess 1st Year = 2%		
Ages 18-75		105%
Year 2-10 = 3%		
Excess 1st Year = 2%		
<b>FG Life Everlast</b>		
Ages 0-17		80%
Years 2-10 = 2%		
Excess 1st Year = 2%		
Ages 18-75		100%
Years 2-10 = 3%		
Excess 1st Year = 2%		

<b>FORESTERS</b>		<b>LIFE</b>
Strong Foundation		100%
Strong Foundation 10 Year		90%
Smart UL* (Target Premium)		90%
Children's Bright Future		75%
Prepared II		95%
<b>PlanRight</b>		
Level/Graded Ages 50-80*		90%
Level/Graded Ages 81-85*		60%
PlanRight Modified*		40%

<b>JOHN HANCOCK</b>		<b>LIFE</b>
Term 10		90%
Term 15		100%
Term 20, 25, 30		110%

<b>MUTUAL OF OMAHA</b>		<b>LIFE</b>
Accidental Death		73%
Children Whole Life		70%
<b>Term Life</b>		
Term Life Express		105%
Term Life Express 10 Year		85%
<b>Final Expense</b>		
Final Expense Graded		67.5%
Final Expense (Ages 45-80)		90%
Final Expense (Ages 81-85)		50%
*Renewal Year 2-5 = 2%		
<b>Universal Life</b>		
GULE		80%
IULE		105%

<b>NATIONAL LIFE GROUP</b>		<b>IUL</b>	<b>LIFE</b>
<b>Flex Life And Provider</b>			
First Year Up To CTP Vested			95%
<b>Renewal/Excess (Includes First Year Excess)</b>			
Years 1-10 Vested			0%
Years 11+ Non-Vested			0%

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Americo, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha



<b>AETNA/CVS</b>	<b>LIFE</b>
Immediate Benefit Plan 40-89	
<i>Immediate Benefit Plan 40-89</i>	110%
<i>Years 2-5 = 6%</i>	
<i>Years 5-10 = 4.5%</i>	
<i>Years 11+ = 1.5%</i>	
Modified Benefit Plan 40-75	
Year 1	105%
<i>Years 2-5 = 7%</i>	
<i>Years 5-10 = 5.25%</i>	
<i>Year 11+ = 2.25%</i>	

<b>AMERICAN AMICABLE/OCCIDENTAL</b>	<b>LIFE</b>
Home Protector	110%
Officer's Benefit Association	70%
Security Protector	85%
Survivor Protector	115%
Easy Term	
T20-30	80%
Senior Choice	
Immediate 0-79	100%
Express UL	
Target	85%

<b>AMERICAN GENERAL</b>	<b>LIFE</b>
AIG GIWL	55%

<b>AMERICO</b>	<b>LIFE</b>
Term 125	110%
Term 125 15 Year	95%
HMS ADB	75%
CBO	
CBO 50	
<i>20 Years = 90%</i>	
<i>30 Years = 100%</i>	
CBO 100	
<i>20 Years = 100%</i>	
<i>30 Years = 110%</i>	
Eagle Premier	
<i>Ages 50-59 = 80%</i>	
<i>Ages 60-80 = 100%</i>	
<i>Ages 81-85* = 80%</i>	
Eagle Premier Guaranteed Issue	
<i>Ages 50-74 = 20%</i>	
<i>Ages 76-80 = 20%</i>	

<b>ATHENE</b>	<b>IUL</b>	<b>LIFE</b>
Ascent 10 Bonus 2.0, Ascent Pro 10 Bonus, Ascent Pro 10 Bonus Select, Performance Elite 10, Performance Elite 10 Pro, Performance Elite 10 Select, Performance Elite 15, Benefit 10, Benefit 10 Pro, Benefit 10 Select		6.25%
Performance Elite 7		4.75%
Max Rate 7		2.25%
Max Rate 5		1.75%
Max Rate 3		1.2%

<b>COLUMBIAN FINANCIAL GROUP</b>	<b>LIFE</b>
Safe Shield Term	100%
Dignified Choice - Classic I, Elite and Select Benefit	
Ages 0-80	90%
<i>Renewal Year 2 = 8%</i>	
<i>Renewal Years 3-5 = 4%</i>	
Ages 81-85	70%
<i>Renewal Year 2 = 6%</i>	
Dignified Choice - Classic II or Advantage Graded Benefit	
Ages 0-80	60%
<i>Renewal Year 2 = 5%</i>	
<i>Renewal Years 3-5 = 1%</i>	
Ages 81-85	40%
<i>Renewal Year 2 = 3%</i>	

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Amerigo, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

**GPM LIFE**

<b>GPM Equity Protector</b>	
Term 20/30 Year	100%
<b>GPM UL with Living Benefit</b>	
Target Premium	100%
<b>GPM Final Expense</b>	
Ages 50-79 MDB	53%
Ages 80-85 MDB	44%

**GREAT WESTERN LIFE**

Guaranteed Issue	55%
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**FIDELITY & GUARANTY LIFE LIFE**

<b>FG Life Pathsetter</b>	
Ages 0-17	82.5%
Years 2-10 = 2.25%	
Excess 1st Year = 2.25%	
Ages 18-75	110%
Year 2-10 = 3.25%	
Excess 1st Year = 2.25%	
<b>FG Life Everlast</b>	
Ages 0-17	82.5%
Years 2-10 = 2.25%	
Excess 1st Year = 2.25%	
Ages 18-75	105%
Years 2-10 = 3.25%	
Excess 1st Year = 2.25%	

**FORESTERS LIFE**

Strong Foundation	105%
Strong Foundation 10 Year	95%
Smart UL* (Target Premium)	92.5%
Children's Bright Future	80%
Prepared II	100%
<b>PlanRight</b>	
Level/Graded Ages 50-80*	95%
Level/Graded Ages 81-85*	65%
PlanRight Modified*	42.5%

**JOHN HANCOCK LIFE**

Term 10	95%
Term 15	105%
Term 20, 25, 30	115%

**MUTUAL OF OMAHA LIFE**

Accidental Death	77%
Children Whole Life	75%
<b>Term Life</b>	
Term Life Express	110%
Term Life Express 10 Year	90%
<b>Final Expense</b>	
Final Expense Graded	70%
Final Expense (Ages 45-80)	95%
Final Expense (Ages 81-85)	55%
<b>Universal Life</b>	
GULE	85%
IULE	110%

**NATIONAL LIFE GROUP IUL LIFE**

<b>Flex Life And Provider</b>	
First Year Up To CTP Vested	97%
<b>Renewal/Excess (Includes First Year Excess)</b>	
Years 1-10 Vested	0%
Years 11+ Non-Vested	0%

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Americo, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

**AETNA/CVS LIFE**

Immediate Benefit Plan 40-89	
<i>Immediate Benefit Plan 40-89</i>	115%
<i>Years 2-5 = 6.5%</i>	
<i>Years 5-10 = 4.75%</i>	
<i>Years 11+ = 1.75%</i>	
Modified Benefit Plan 40-75	
Year 1	107.5%
<i>Years 2-5 = 7%</i>	
<i>Years 5-10 = 5.25%</i>	
<i>Year 11+ = 2.25%</i>	

**AMERICAN AMICABLE/OCCIDENTAL LIFE**

Home Protector	115%
Officer's Benefit Association	75%
Security Protector	90%
Survivor Protector	120%
Easy Term	
T20-30	85%
Senior Choice	
Immediate 0-79	105%
Express UL	
Target	90%

**AMERICAN GENERAL LIFE**

AIG GIWL	55%
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**AMERICO LIFE**

Term 125	115%
Term 125 15 Year	100%
HMS ADB	80%
CBO	
CBO 50	
<i>20 Years = 95%</i>	
<i>30 Years = 105%</i>	
CBO 100	
<i>20 Years = 105%</i>	
<i>30 Years = 115%</i>	
Eagle Premier	
<i>Ages 50-59 = 85%</i>	
<i>Ages 60-80 = 105%</i>	
<i>Ages 81-85+ = 85%</i>	
Eagle Premier Guaranteed Issue	
<i>Ages 50-74 = 22.5%</i>	
<i>Ages 76-80 = 22.5%</i>	

**ATHENE IUL LIFE**

Ascent 10 Bonus 2.0,	6.5%
Ascent Pro 10 Bonus,	
Ascent Pro 10 Bonus Select,	
Performance Elite 10,	
Performance Elite 10 Pro,	
Performance Elite 10 Select,	
Performance Elite 15,	
Benefit 10, Benefit 10 Pro,	
Benefit 10 Select	
Performance Elite 7	5%
Max Rate 7	2.5%
Max Rate 5	2%
Max Rate 3	1.3%

**COLUMBIAN FINANCIAL GROUP LIFE**

Safe Shield Term	105%
Dignified Choice - Classic I, Elite and Select Benefit	
Ages 0-80	95%
<i>Renewal Year 2 = 8.5%</i>	
<i>Renewal Years 3-5 = 4.5%</i>	
Ages 81-85	75%
<i>Renewal Year 2 = 6.5%</i>	
Dignified Choice - Classic II or Advantage Graded Benefit	
Ages 0-80	65%
<i>Renewal Year 2 = 5.5%</i>	
<i>Renewal Years 3-5 = 1.5%</i>	
Ages 81-85	45%
<i>Renewal Year 2 = 3.5%</i>	

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Amerigo, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

**GPM LIFE**

<b>GPM Equity Protector</b>	
Term 20/30 Year	105%
<b>GPM UL with Living Benefit</b>	
Target Premium	105%
<b>GPM Final Expense</b>	
Ages 50-79 MDB	56%
Ages 80-85 MDB	46%

**GREAT WESTERN LIFE**

Guaranteed Issue	55%
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**FIDELITY & GUARANTY LIFE LIFE**

<b>FG Life Pathsetter</b>	
Ages 0-17	85%
Years 2-10 = 2.5%	
Excess 1st Year = 2.5%	
Ages 18-75	115%
Year 2-10 = 3.5%	
Excess 1st Year = 2.5%	
<b>FG Life Everlast</b>	
Ages 0-17	85%
Years 2-10 = 2.5%	
Excess 1st Year = 2.5%	
Ages 18-75	110%
Years 2-10 = 3.5%	
Excess 1st Year = 2.5%	

**FORESTERS LIFE**

Strong Foundation	110%
Strong Foundation 10 Year	100%
Smart UL* (Target Premium)	95%
Children's Bright Future	85%
Prepared II	105%
<b>PlanRight</b>	
Level/Graded Ages 50-80*	100%
Level/Graded Ages 81-85*	70%
PlanRight Modified*	45%

**JOHN HANCOCK LIFE**

Term 10	100%
Term 15	110%
Term 20, 25, 30	120%

**MUTUAL OF OMAHA LIFE**

Accidental Death	82%
Children Whole Life	80%
<b>Term Life</b>	
Term Life Express	115%
Term Life Express 10 Year	95%
<b>Final Expense</b>	
Final Expense Graded	72.5%
Final Expense (Ages 45-80)	100%
Final Expense (Ages 81-85)	60%
<b>Universal Life</b>	
GULE	90%
IULE	115%

**NATIONAL LIFE GROUP IUL LIFE**

<b>Flex Life And Provider</b>	
First Year Up To CTP Vested	100%
<b>Renewal/Excess (Includes First Year Excess)</b>	
Years 1-10 Vested	0%
Years 11+ Non-Vested	0%

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Americo, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

<b>AETNA/CVS</b>		<b>LIFE</b>
Immediate Benefit Plan 40-89		
Immediate Benefit Plan 40-89		120%
Years 2-5 = 7%		
Years 5-10 = 5%		
Years 11+ = 2%		
Modified Benefit Plan 40-75		
Year 1		110%
Years 2-5 = 7.5%		
Years 5-10 = 5.5%		
Year 11+ = 2.5%		

<b>AMERICAN AMICABLE/OCCIDENTAL</b>		<b>LIFE</b>
Home Protector		120%
Officer's Benefit Association		80%
Security Protector		95%
Survivor Protector		125%
Easy Term		
T20-30		90%
Senior Choice		
Immediate 0-79		110%
Express UL		
Target		95%

<b>AMERICAN GENERAL</b>		<b>LIFE</b>
AIG GIWL		55%

<b>AMERICO</b>		<b>LIFE</b>
Term 125		120%
Term 125 15 Year		105%
HMS ADB		85%
CBO		
CBO 50		
20 Years = 100%		
30 Years = 110%		
CBO 100		
20 Years = 110%		
30 Years = 120%		
Eagle Premier		
Ages 50-59 = 90%		
Ages 60-80 = 110%		
Ages 81-85* = 90%		
Eagle Premier Guaranteed Issue		
Ages 50-74 = 25%		
Ages 76-80 = 25%		

<b>ATHENE</b>		<b>IUL</b>	<b>LIFE</b>
Ascent 10 Bonus 2.0,			6.5%
Ascent Pro 10 Bonus,			
Ascent Pro 10 Bonus Select,			
Performance Elite 10,			
Performance Elite 10 Pro,			
Performance Elite 10 Select,			
Performance Elite 15,			
Benefit 10, Benefit 10 Pro,			
Benefit 10 Select			
Performance Elite 7			5%
Max Rate 7			2.5%
Max Rate 5			2%
Max Rate 3			1.3%

<b>COLUMBIAN FINANCIAL GROUP</b>		<b>LIFE</b>
Safe Shield Term		110%
Dignified Choice - Classic I, Elite and Select Benefit		
Ages 0-80		100%
Renewal Year 2 = 9%		
Renewal Years 3-5 = 5%		
Ages 81-85		80%
Renewal Year 2 = 7%		
Dignified Choice - Classic II or Advantage Graded Benefit		
Ages 0-80		70%
Renewal Year 2 = 6%		
Renewal Years 3-5 = 2%		
Ages 81-85		50%
Renewal Year 2 = 4%		

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Americo, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha

<b>GPM</b>	<b>LIFE</b>
<b>GPM Equity Protector</b>	
Term 20/30 Year	110%
<b>GPM UL with Living Benefit</b>	
Target Premium	110%
<b>GPM Final Expense</b>	
Ages 50-79 MDB	58%
Ages 80-85 MDB	49%

<b>GREAT WESTERN</b>	<b>LIFE</b>
Guaranteed Issue	55%

<b>FIDELITY &amp; GUARANTY LIFE</b>	<b>LIFE</b>
<b>FG Life Pathsetter</b>	
Ages 0-17	87.5%
Years 2-10 = 2.75%	
Excess 1st Year = 2.75%	
Ages 18-75	120%
Year 2-10 = 4%	
Excess 1st Year = 2.75%	
<b>FG Life Everlast</b>	
Ages 0-17	87.5%
Years 2-10 = 2.75%	
Excess 1st Year = 2.75%	
Ages 18-75	115%
Years 2-10 = 4%	
Excess 1st Year = 2.75%	

<b>FORESTERS</b>	<b>LIFE</b>
Strong Foundation	115%
Strong Foundation 10 Year	105%
Smart UL* (Target Premium)	100%
Children's Bright Future	90%
Prepared II	110%
<b>PlanRight</b>	
Level/Graded Ages 50-80*	105%
Level/Graded Ages 81-85*	75%
PlanRight Modified*	47.5%

<b>JOHN HANCOCK</b>	<b>LIFE</b>
Term 10	105%
Term 15	115%
Term 20, 25, 30	125%

<b>MUTUAL OF OMAHA</b>	<b>LIFE</b>
Accidental Death	86%
Children Whole Life	85%
<b>Term Life</b>	
Term Life Express	120%
Term Life Express 10 Year	100%
<b>Final Expense</b>	
Final Expense Graded	75%
Final Expense (Ages 45-80)	105%
Final Expense (Ages 81-85)	65%
<b>Universal Life</b>	
GULE	95%
IULE	120%

<b>NATIONAL LIFE GROUP</b>	<b>IUL</b>	<b>LIFE</b>
<b>Flex Life And Provider</b>		
First Year Up To CTP Vested		100%
<b>Renewal/Excess (Includes First Year Excess)</b>		
Years 1-10 Vested		0%
Years 11+ Non-Vested		0%

**Carriers with extended levels past CL11:**  
 Aetna/CVS, American Amicable (AmAm), Americo, Columbian  
 Financial Group (CFG), GPM, Foresters, & Mutual of Omaha