

FAMILY FIRST LIFE COMP GUIDE

	Aetna	Aflac	Americo	
FFL Contract	Whole Life	Final EX	HMS 125	Eagle Premier
145	-	-	145%	135%
140	144%	123%	140%	135%
135	137%	118%	135%	130%
130	130%	113%	130%	125%
125	125%	108%	125%	120%
120	120%	100%	120%	115%
115	115%	93%	115%	110%
110	107.5	85%	110%	105%
105	100%	78%	105%	100%
100	92.5	70%	100%	95%
95	85%	70%	95%	90%
90	77.5	70%	90%	85%
85	70%	63%	85%	80%
80	70%	63%	80%	75%
75	70%	63%	75%	70%
70	70%	63%	70%	65%
65	70%	63%	65%	60%

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	American Amicable								Corebridge	
FFL Contract	Senior/Family Choice	EZ Term	Secure Life	Home Protector	OBA	Term Made Simple	Family Protector	XUL	GIWL	SIWL
145	125%	100%	140%	145%	100%	130%	130%	105%	-	-
140	125%	100%	140%	140%	100%	130%	130%	105%	80.0%	132%
135	120%	95%	135%	135%	95%	125%	125%	100%	77.5%	127%
130	115%	90%	130%	130%	90%	120%	120%	95%	75.0%	122%
125	110%	85%	125%	125%	85%	115%	115%	90%	72.5%	117%
120	105%	80%	120%	120%	80%	110%	110%	85%	70.0%	112%
115	100%	75%	115%	115%	75%	105%	105%	80%	67.5%	107%
110	95%	70%	110%	110%	70%	100%	100%	75%	65.0%	102%
105	90%	65%	105%	105%	65%	95%	95%	70%	62.5%	97%
100	85%	60%	100%	100%	60%	90%	90%	76%	60.0%	92%
95	80%	55%	95%	95%	55%	85%	85%	60%	57.5%	87%
90	75%	50%	90%	90%	50%	80%	80%	55%	57.5%	82%
85	70%	45%	85%	85%	45%	75%	75%	50%	55.0%	77%
80	65%	40%	80%	80%	40%	70%	70%	45%	55.0%	72%
75	60%	35%	75%	75%	35%	65%	65%	45%	55.0%	67%
70	55%	30%	70%	70%	30%	60%	60%	45%	55.0%	62%
65	50%	25%	65%	65%	30%	55%	55%	45%	55.0%	57%

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ETHOS

FFL Contract	Ethos Term Life - Prime	Ethos Term Life - Choice	TruStage™ Term Life	Ethos Index Universal Life	Accumulation IUL (First Year)	TruStage™ Advantage Whole Life	Max percentage - TAWL Age Band 60-80	Max percentage - TAWL Age Band 20-59 and 80+	TruStage™ Guaranteed Acceptance Whole Life	TruStage™ Accidental Death
145	120.00%	120.00%	120.00%	125.00%	125.00%	120.00%	120.00%	72.00%	30.00%	85.00%
140	117.50%	117.50%	115.00%	120.00%	125.00%	120.00%	120.00%	72.00%	27.50%	85.00%
135	115.00%	115.00%	110.00%	115.00%	120.00%	115.00%	115.00%	67.00%	25.00%	80.00%
130	112.50%	112.50%	105.00%	110.00%	115.00%	110.00%	110.00%	62.00%	22.50%	75.00%
125	110.00%	110.00%	100.00%	105.00%	110.00%	105.00%	105.00%	59.00%	20.00%	70.00%
120	107.50%	107.50%	95.00%	100.00%	105.00%	100.00%	100.00%	56.00%	17.50%	65.00%
115	105.00%	105.00%	90.00%	95.00%	100.00%	95.00%	95.00%	53.00%	15.00%	60.00%
110	102.50%	102.50%	85.00%	90.00%	95.00%	90.00%	90.00%	50.00%	12.50%	55.00%
105	100.00%	100.00%	80.00%	85.00%	90.00%	85.00%	85.00%	47.00%	10.00%	50.00%
100	97.50%	97.50%	75.00%	80.00%	85.00%	82.50%	82.50%	45.50%	7.50%	45.00%
95	95.00%	95.00%	70.00%	75.00%	80.00%	80.00%	80.00%	44.00%	5.00%	40.00%
90	92.50%	92.50%	65.00%	70.00%	75.00%	77.50%	77.50%	42.50%	2.50%	35.00%
85	90.00%	90.00%	60.00%	65.00%	70.00%	75.00%	75.00%	41.00%	2.50%	30.00%
80	87.50%	87.50%	55.00%	60.00%	65.00%	72.50%	72.50%	39.50%	2.50%	25.00%
75	85.00%	85.00%	50.00%	55.00%	60.00%	65.00%	65.00%	39.50%	2.50%	25.00%
70	82.50%	82.50%	50.00%	50.00%	55.00%	60.00%	60.00%	39.50%	2.50%	25.00%
65	80.00%	80.00%	50.00%	45.00%	50.00%	55.00%	55.00%	39.50%	2.50%	25.00%

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	Foresters		Liberty Bankers	Ladder Life	NLG
FFL Contract	Strong Foundation	Planright	FX	FX	Universal Life
145	-	-	-	-	-
140	125%	140%	125%	120%	110%
135	122.50%	135%	120%	115%	105%
130	120%	130%	115%	110%	100%
125	115%	125%	110%	105%	95%
120	110%	120%	105%	100%	90%
115	105%	115%	100%	95%	85%
110	100%	110%	95%	90%	80%
105	95%	105%	90%	85%	75%
100	90%	100%	85%	80%	70%
95	85%	95%	80%	75%	65%
90	80%	90%	75%	70%	60%
85	75%	85%	70%	65%	55%
80	70%	80%	65%	60%	50%
75	65%	75%	60%	50%	45%
70	60%	70%	55%	50%	40%
65	60%	65%	50%	50%	40%

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FFL Contract	Mutual of Omaha							Royal Neighbors			
	Term Life Express	Final Expense	IUL	Children's Whole Life	IULE	Term Life Answers	Accidental Death	Term	Royal Legacy SPWL	Secure Life IUL	SI Whole Life
145	145%	125%	125%	100%	130%	110%	130%	-	-	-	-
140	140%	125%	125%	100%	130%	110%	130%	120%	16%	125%	125%
135	135%	120%	120%	97%	125%	105%	125%	115%	15%	120%	120%
130	130%	115%	115%	95%	120%	100%	120%	110%	14%	112%	110%
125	125%	110%	110%	92%	115%	95%	115%	100%	13%	105%	100%
120	120%	105%	105%	90%	110%	90%	110%	100%	13%	105%	100%
115	115%	100%	100%	85%	105%	85%	105%	100%	13%	105%	100%
110	110%	95%	95%	80%	100%	80%	100%	95%	13%	100%	95%
105	105%	90%	90%	75%	95%	75%	95%	90%	12%	95%	90%
100	100%	86%	85%	70%	90%	70%	90%	85%	11%	90%	85%
95	95%	82%	80%	65%	85%	65%	85%	80%	10%	85%	80%
90	90%	78%	75%	60%	80%	60%	80%	75%	9%	80%	75%
85	85%	74%	70%	55%	75%	55%	75%	50%	7%	50%	45%
80	80%	70%	65%	50%	70%	50%	70%	50%	7%	50%	45%
75	75%	65%	60%	45%	65%	45%	65%	50%	7%	50%	45%
70	70%	61%	55%	40%	60%	40%	60%	50%	7%	50%	45%
65	65%	57%	50%	35%	55%	35%	55%	50%	7%	50%	45%

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FFL Contract	Transamerica		United Home Life				
	FE	UL	FX	GIWL	Whole Life	Accidental	Term
145	140%	120%	-	-	-	-	-
140	140%	120%	110%	70%	120%	100%	110%
135	135%	115%	105%	65%	115%	95%	105%
130	130%	110%	100%	60%	110%	90%	100%
125	125%	105%	95%	55%	105%	85%	95%
120	120%	100%	90%	50%	100%	80%	90%
115	115%	95%	85%	45%	95%	75%	85%
110	110%	90%	80%	40%	90%	70%	80%
105	105%	80%	75%	35%	85%	65%	75%
100	100%	75%	70%	30%	80%	60%	70%
95	95%	70%	65%	25%	75%	55%	65%
90	90%	60%	60%	25%	70%	50%	60%
85	85%	55%	55%	25%	65%	50%	55%
80	80%	50%	50%	25%	60%	50%	50%
75	75%	45%	45%	25%	55%	45%	45%
70	70%	40%	45%	25%	55%	45%	45%
65	70%	40%	45%	25%	55%	45%	45%