






# FAMILY FIRST LIFE COMP GUIDE

FFL CONTRACT	AMERICO		MUTUAL OF OMAHA							AIG		TRANSAMERICA
	HMS125	EAGLE PREMIER	TERM LIFE EXPRESS	FINAL EXPENSE	UL	CHILDREN'S WHOLE LIFE	IULE	TERM LIFE ANSWERS	ACCIDENTAL DEATH	GIWL	SIWL	FE
145	145%	135%	145%	125%	125%	100%	130%	110%	130%	80%	132%	-
140	140%	135%	140%	125%	125%	100%	130%	110%	130%	80%	132%	125%
135	135%	130%	135%	120%	120%	97%	125%	105%	125%	75%	127%	120%
130	130%	125%	130%	115%	115%	95%	120%	100%	120%	70%	122%	115%
125	125%	120%	125%	110%	110%	92%	115%	95%	115%	65%	117%	110%
120	120%	115%	120%	105%	105%	90%	110%	90%	110%	60%	112%	105%
115	115%	110%	115%	100%	100%	85%	105%	85%	105%	55%	107%	100%
110	110%	105%	110%	95%	95%	80%	100%	80%	100%	55%	102%	95%
105	105%	100%	105%	90%	90%	75%	95%	75%	95%	50%	97%	90%
100	100%	95%	100%	86%	85%	70%	90%	70%	90%	50%	92%	85%
95	95%	90%	95%	82%	80%	65%	85%	65%	85%	50%	87%	80%
90	90%	85%	90%	78%	75%	60%	80%	60%	80%	50%	82%	85%
85	85%	80%	85%	74%	70%	55%	75%	55%	75%	45%	77%	70%
80	80%	75%	80%	70%	65%	50%	70%	50%	70%	45%	72%	65%
75	75%	70%	75%	65%	60%	45%	65%	45%	65%	45%	67%	60%
70	70%	65%	70%	61%	55%	40%	60%	40%	60%	45%	62%	55%
65	65%	60%	65%	57%	50%	35%	55%	35%	55%	45%	57%	55%

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FFL CONTRACT	COLUMBIAN FINANCIAL GROUP		Royal Neighbors of America® LIFE INSURANCE and ANNUITIES				Accordia Life		PROSPERITY LIFE GROUP®			Foresters Financial	
	SAFESHIELD TERM	FE	TERM	ROYAL LEGACY SPWL	SECURE LIFE UL	SI WHOLE LIFE	IUL	TERM	WHOLE LIFE	PRIME TERM	FAMILY FREEDOM TERM	STRONG FOUNDATION	PLANRIGHT
<b>145</b>	-	-	-	-	-	-	-	-	-	-	130%	-	-
<b>140</b>	120%	120%	120%	16%	125%	125%	110%	110%	125%	105%	130%	120%	120%
<b>135</b>	115%	115%	115%	15%	120%	120%	105%	105%	120%	100%	125%	115%	115%
<b>130</b>	110%	110%	110%	14%	112%	110%	100%	100%	115%	95%	120%	110%	110%
<b>125</b>	105%	105%	100%	13%	105%	100%	95%	95%	110%	90%	115%	105%	105%
<b>120</b>	100%	102.5%	100%	13%	105%	100%	90%	90%	105%	80%	110%	100%	100%
<b>115</b>	95%	100%	100%	13%	105%	100%	85%	85%	100%	80%	105%	95%	95%
<b>110</b>	90%	97.5%	95%	13%	100%	95%	80%	80%	95%	70%	100%	90%	90%
<b>105</b>	85%	95%	90%	12%	95%	90%	75%	75%	90%	70%	95%	85%	85%
<b>100</b>	80%	90%	85%	11%	90%	85%	70%	70%	85%	70%	90%	80%	80%
<b>95</b>	75%	85%	80%	10%	85%	80%	65%	65%	80%	60%	85%	75%	75%
<b>90</b>	70%	80%	75%	9%	80%	75%	60%	60%	75%	60%	80%	70%	70%
<b>85</b>	65%	75%	50%	7%	50%	45%	55%	55%	70%	60%	75%	65%	65%
<b>80</b>	60%	70%	50%	7%	50%	45%	50%	50%	65%	40%	70%	60%	60%
<b>75</b>	55%	65%	50%	7%	50%	45%	45%	45%	60%	40%	65%	55%	60%
<b>70</b>	50%	60%	50%	7%	50%	45%	40%	40%	50%	40%	60%	50%	60%
<b>65</b>	50%	60%	50%	7%	50%	45%	40%	40%	50%	40%	55%	45%	60%

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FFL CONTRACT	 										
	SENIOR/FAMILY CHOICE	EZ TERM	SECURE LIFE	HOME PROTECTOR	OBA	TERM MADE SIMPLE	FAMILY PROTECTOR	XUL	FX	SI	FINAL EX
145	125%	100%	140%	145%	100%	130%	130%	105%	-	145%	123%
140	125%	100%	140%	140%	100%	130%	130%	105%	100%	140%	123%
135	120%	95%	135%	135%	95%	125%	125%	100%	95%	135%	118%
130	115%	90%	130%	130%	90%	120%	120%	95%	90%	130%	113%
125	110%	85%	125%	125%	85%	115%	115%	90%	85%	125%	108%
120	105%	80%	120%	120%	80%	110%	110%	85%	85%	120%	100%
115	100%	75%	115%	115%	75%	105%	105%	80%	85%	115%	93%
110	95%	70%	110%	110%	70%	100%	100%	75%	80%	110%	85%
105	90%	65%	105%	105%	65%	95%	95%	70%	80%	105%	78%
100	85%	60%	100%	100%	60%	90%	90%	76%	80%	100%	70%
95	80%	55%	95%	95%	55%	85%	85%	60%	80%	95%	70%
90	75%	50%	90%	90%	50%	80%	80%	55%	75%	90%	70%
85	70%	45%	85%	85%	45%	75%	75%	50%	75%	85%	63%
80	65%	40%	80%	80%	40%	70%	70%	45%	75%	80%	63%
75	60%	35%	75%	75%	35%	65%	65%	45%	75%	75%	63%
70	55%	30%	70%	70%	30%	60%	60%	45%	75%	70%	63%
65	50%	25%	65%	65%	30%	55%	55%	45%	75%	65%	63%

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# COMP GUIDE

FFL CONTRACT	ETHOS					
	LGA	AMERITAS	SENIOR LIFE	TRUSTAGE TAWL	TRUSTAGE SITL	TRUSTAGE GAWL
<b>145</b>	100%	100%	80%	60%	55%	30%
<b>140</b>	97.5%	97.5%	77.5%	57.5%	52.5%	27.5%
<b>135</b>	95%	95%	75%	55%	50%	25%
<b>130</b>	92.5%	92.5%	72.5%	52.50%	47.5%	22.5%
<b>125</b>	90%	90%	70%	50%	45%	20%
<b>120</b>	87.5%	87.5%	67.5%	47.5%	42.5%	17.5%
<b>115</b>	85%	85%	65%	45%	40%	15%
<b>110</b>	82.5%	82.5%	62.5%	42.5%	37.5%	12.5%
<b>105</b>	80%	80%	60%	40%	35%	10%
<b>100</b>	77.5%	77.5%	57.5%	37.5%	32.5%	7.5%
<b>95</b>	75%	75%	55%	35%	30%	5%
<b>90</b>	72.5%	72.5%	52.5%	32.5%	27.5%	2.5%
<b>85</b>	70%	70%	50%	30%	25%	2.5%
<b>80</b>	67.5%	67.5%	47.5%	27.5%	22.5%	2.5%
<b>75</b>	65%	65%	45%	25%	20%	2.5%
<b>70</b>	62.5%	62.5%	42.5%	22.5%	17.5%	2.5%
<b>65</b>	60%	60%	40%	20%	15%	2.5%

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FFL CONTRACT								
	FX	UNIVERSAL LIFE	WHOLE LIFE	FX	GIWL	WHOLE LIFE	ACCIDENTAL	TERM
<b>145</b>	125%	-	-	-	-	-	-	-
<b>140</b>	125%	110%	144%	110%	70%	120%	100%	110%
<b>135</b>	120%	105%	137%	105%	65%	115%	95%	105%
<b>130</b>	115%	100%	130%	100%	60%	110%	90%	100%
<b>125</b>	110%	95%	125%	95%	55%	105%	85%	95%
<b>120</b>	105%	90%	120%	90%	50%	100%	80%	90%
<b>115</b>	100%	85%	115%	85%	45%	95%	75%	85%
<b>110</b>	95%	80%	107.5	80%	40%	90%	70%	80%
<b>105</b>	90%	75%	100%	75%	35%	85%	65%	75%
<b>100</b>	85%	70%	92.5%	70%	30%	80%	60%	70%
<b>95</b>	80%	65%	85%	65%	25%	75%	55%	65%
<b>90</b>	75%	60%	77.5%	60%	25%	70%	50%	60%
<b>85</b>	70%	55%	70%	55%	25%	65%	50%	55%
<b>80</b>	65%	50%	70%	50%	25%	60%	50%	50%
<b>75</b>	60%	45%	70%	45%	25%	55%	45%	45%
<b>70</b>	55%	40%	70%	45%	25%	55%	45%	45%
<b>65</b>	50%	40%	70%	45%	25%	55%	45%	45%