

AETNA/CVS **LIFE**

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%***AMERICAN AMICABLE/OCCIDENTAL** **LIFE**

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%

AMERICAN GENERAL **LIFE**

AIG GIWL 45%

AMERICO **LIFE**

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%***ATHENE** **IUL** **LIFE**

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%

COLUMBIAN FINANCIAL GROUP **LIFE**

Safe Shield Term 65%

Dignified Choice -

Classic I, Elite and Select Benefit

Age 0-80 62.5%

*Renewal Year 2 = 5.25%**Renewal Years 3-5 = 1.25%*

Age 81-85 42.5%

*Renewal Year 2 = 3.25%*Dignified Choice - Classic II or
Advantage Graded Benefit

Age 0-80 32.5%

*Renewal Year 2 = 2.25%**Renewal Years 3-5 = 0%*

Age 81-85 12.5%

*Renewal Year 2 = 0.25%***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	65%
GPM UL with Living Benefit	
Target Premium	65%
GPM Final Expense	
Ages 50-79 MDB	34%
Ages 80-85 MDB	28%

GREAT WESTERN	LIFE
Guaranteed Issue	45%

FIDELITY & GUARANTY LIFE	LIFE
FG Life Pathsetter	
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%	
FG Life Everlast	
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%	

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

JOHN HANCOCK	LIFE
Term 10	60%
Term 15	70%
Term 20, 25, 30	80%

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

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

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