

**AETNA/CVS** **LIFE**

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%	

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

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%

**AMERICAN GENERAL** **LIFE**

AIG GIWL	45%
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**AMERICO** **LIFE**

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%	

**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	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, &amp; Mutual of Omaha

GPM	LIFE
GPM Equity Protector	
Term 20/30 Year	70%
GPM UL with Living Benefit	
Target Premium	70%
GPM Final Expense	
Ages 50-79 MDB	37%
Ages 80-85 MDB	31%

GREAT WESTERN	LIFE
Guaranteed Issue	45%

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%
Strong Foundation 10 Year	65%
Smart UL* (Target Premium)	75%
Children's Bright Future	55%
Prepared II	70%
PlanRight	
Level/Graded Ages 50-80*	65%
Level/Graded Ages 81-85*	35%
*Renewal Years 2-5 = 1.5%	
Years 6-10 = 0.65%	
Years 11+ = 0.4%	
PlanRight Modified*	27.5%
*Renewal Years 2-5 = 0.75%	
Years 6-10 = 0.6%	
Years 11+ = 0.4%	

JOHN HANCOCK	LIFE
Term 10	65%
Term 15	75%
Term 20, 25, 30	85%

MUTUAL OF OMAHA	LIFE
Accidental Death	50%
Children Whole Life	55%
Term Life	
Term Life Express	80%
Term Life Express 10 Year	60%
Final Expense	
Final Expense Graded	59.5%
Final Expense (ages 45-80)	70%
Final Expense (ages 81-85)	39%
Universal Life	
GULE	55%
IULE	80%

NATIONAL LIFE GROUP	IUL	LIFE
Flex Life And Provider		
First Year Up To CTP Vested		75%
Renewal/Excess (Includes First Year Excess)		
Years 1-10 Vested		0%
Years 11+ Non-Vested		0%

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