

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

AMERICAN AMICABLE/OCCIDENTAL	LIFE
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%

AMERICAN GENERAL	LIFE
AIG GIWL	50%

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

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	80%
Dignified Choice - Classic I, Elite and Select Benefit	
Ages 0-80	70%
Renewal Year 2 = 6%	
Renewal Year 3-5 = 2%	
Ages 81-85	50%
Renewal Year 2 = 4%	
Dignified Choice - Classic II or Advantage Graded Benefit	
Age 0-80	40%
Renewal Year 2 = 3%	
Renewal Years 3-5 = 0%	
Age 81-85	20%
Renewal Year 2 = 1%	

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%
GPM Final Expense	
Ages 50-79 MDB	42%
Ages 80-85 MDB	36%

GREAT WESTERN	LIFE
Guaranteed Issue	50%

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%
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%
Years 2-10 = 2.25%	
Excess 1st Year = 1.25%	

FORESTERS	LIFE
Strong Foundation	85%
Strong Foundation 10 Year	75%
Smart UL* (Target Premium)	80%
Children's Bright Future	65%
Prepared II	80%
PlanRight	
Level/Graded Ages 50-80*	75%
Level/Graded Ages 81-85*	45%
PlanRight Modified*	32.5%

JOHN HANCOCK	LIFE
Term 10	75%
Term 15	85%
Term 20, 25, 30	95%

MUTUAL OF OMAHA	LIFE
Accidental Death	59%
Children Whole Life	60%
Term Life	
Term Life Express	90%
Term Life Express 10 Year	70%
Final Expense	
Final Expense Graded	62.5%
Final Expense (Ages 45-80)	78%
Final Expense (Ages 81-85)	43%
Universal Life	
GULE	65%
IULE	90%

NATIONAL LIFE GROUP	IUL	LIFE
Flex Life And Provider		
First Year Up To CTP Vested		85%
Renewal/Excess (Includes First Year Excess)		
Years 1-10 Vested		0%
Years 11+ Non-Vested		0%

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Financial Group (CFG), GPM, Foresters, & Mutual of Omaha