








# FAMILY FIRST LIFE COMP GUIDE

FFL CONTRACT	<b>AMERICO</b>									<b>AIG</b>		
	HMS125	EAGLE PREMIER	TERM LIFE EXPRESS	FINAL EXPENSE	UL	CHILDREN'S WHOLE LIFE	IULE	TERM LIFE ANSWERS	ACCIDENTAL DEATH	GIWL	SIWL	FE
<b>145</b>	145%	135%	145%	125%	125%	100%	130%	110%	130%	80%	132%	-
<b>140</b>	140%	135%	140%	125%	125%	100%	130%	110%	130%	80%	132%	125%
<b>135</b>	135%	130%	135%	120%	120%	97%	125%	105%	125%	75%	127%	120%
<b>130</b>	130%	125%	130%	115%	115%	95%	120%	100%	120%	70%	122%	115%
<b>125</b>	125%	120%	125%	110%	110%	92%	115%	95%	115%	65%	117%	110%
<b>120</b>	120%	115%	120%	105%	105%	90%	110%	90%	110%	60%	112%	105%
<b>115</b>	115%	110%	115%	100%	100%	85%	105%	85%	105%	55%	107%	100%
<b>110</b>	110%	105%	110%	95%	95%	80%	100%	80%	100%	55%	102%	95%
<b>105</b>	105%	100%	105%	90%	90%	75%	95%	75%	95%	50%	97%	90%
<b>100</b>	100%	95%	100%	86%	85%	70%	90%	70%	90%	50%	92%	85%
<b>95</b>	95%	90%	95%	82%	80%	65%	85%	65%	85%	50%	87%	80%
<b>90</b>	90%	85%	90%	78%	75%	60%	80%	60%	80%	50%	82%	85%
<b>85</b>	85%	80%	85%	74%	70%	55%	75%	55%	75%	45%	77%	70%
<b>80</b>	80%	75%	80%	70%	65%	50%	70%	50%	70%	45%	72%	65%
<b>75</b>	75%	70%	75%	65%	60%	45%	65%	45%	65%	45%	67%	60%
<b>70</b>	70%	65%	70%	61%	55%	40%	60%	40%	60%	45%	62%	55%
<b>65</b>	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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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>	100%	100%	80%	60%	55%	30%
<b>135</b>	97.5%	97.5%	77.5%	57.5%	52.5%	27.5%
<b>130</b>	95%	95%	75%	55%	50%	25%
<b>125</b>	92.5%	92.5%	72.5%	52.5%	47.5%	22.5%
<b>120</b>	90%	90%	70%	50%	45%	20%
<b>115</b>	87.5%	87.5%	67.5%	47.5%	42.5%	17.5%
<b>110</b>	85%	85%	65%	45%	40%	15%
<b>105</b>	85%	85%	65%	45%	40%	15%
<b>100</b>	82.5%	82.5%	62.5%	42.5%	37.5%	12.5%
<b>95</b>	82.5%	82.5%	62.5%	42.5%	37.5%	12.5%
<b>90</b>	80%	80%	60%	40%	35%	10%
<b>85</b>	80%	80%	60%	40%	35%	10%
<b>80</b>	80%	80%	60%	40%	35%	10%
<b>75</b>	80%	80%	60%	40%	35%	10%
<b>70</b>	80%	80%	60%	40%	35%	10%
<b>65</b>	80%	80%	60%	40%	35%	10%

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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%