

Single Premium Life	Min Issue Ages	Minimum Face Amount	Maximum Net at Risk	Under Writing Classes	Riders and Benefits	Surrender Charge Period	State Availability	Commission
The Baltimore Life Insurance Company Ratings: A.M. Best 'B++'								
Rate Book Updated on 7/5/2017								
Rate Effective: 7/5/2017								
<b>Secure Solutions</b>	50-85, age last birthday	<b>Immediate Decision!</b>  \$5,000 Premium	Ages 50-80 \$250k level 1 Ages 50-80 \$200k level 2 Ages 81-85 \$150k level 1 Ages 81-85 \$130k level 2	Non Tobacco Tobacco  Level 1 Level2 Sub Standard  <b>Simplified Underwriting</b>	Living Benefits Rider: Terminal Illness, Qualified Nursing Facility, Extended Care	Call for Details	<b>ALL Except:</b> AL, KY, NY	<b>14%</b> ages 50 - 80  <b>7%</b> ages 81-85
<b>Generation Legacy</b>	60-85, age last birthday	Accepts Qualified Money  No Specified minimum; premium is based on SPIA payout	\$450,000 Maximum Face Amount	Non Tobacco Tobacco  <b>Simplified Underwriting</b>	Living Benefits Rider: Terminal Illness, Qualified Nursing Facility, Extended Care	Call for Details	<b>ALL Except:</b> KY, NY	<b>14%</b> ages 60 - 74  <b>12%</b> ages 75 -80
Single Premium Whole Life	Min Issue Ages	Crediting Methods	Maximum Net at Risk	Under Writing Classes	Riders and Benefits	Surrender Charge Period	State Availability	Commission
EquiTrust Life Insurance Company Ratings: A.M. Best 'B++'								
Rate Book Updated on 7/5/2017								
Rate Effective: 7/5/2017								
<b>WealthSure Life™</b>	55-85, age at time of issued	<u>Guaranteed Interest Rate</u> 3%  48 Hour Turn Around!  <u>Current Interest Rate</u> 3.75 %	\$10k min  > \$300k prem OR \$750k face amount	Non Tobacco Tobacco  <b>Simplified Underwriting</b>	Accelerated Death Benefit Rider: Terminal Illness, Nursing Care Confinement or Chronic Care	10 Yr	<b>ALL Except:</b> DE, MT, NY, VT	<b>15%</b> ages 55 - 65  <b>12%</b> ages 66 -80  <b>10.5%</b> ages 81 -85
Single Premium Indexed Universal Life	Min Issue Ages	Crediting Methods	Maximum Net at Risk	Under Writing Classes	Riders and Benefits	Surrender Charge Period	State Availability	Commission
EquiTrust Life Insurance Company Ratings: A.M. Best 'B++'								
Rate Book Updated on 7/5/2017								
Rate Effective: 7/5/2017								
<b>WealthMax Bonus Life™</b>  <b>12% BONUS ROP</b>	50-85	➤ Fixed Interest Rate 2.00%  ➤ 1 Year Interest 3.00% 2.00% ➤ 1 Year Pt-to-Pt 6.00% 3.00% ➤ 1 Year Monthly Cap 2.25% 0.50% ➤ 2 Year Monthly Avg No Cap 6.00% ➤ Goldman Sachs Dynamo Stragey 100% 10.00%  48 Hour Turn Around!	\$10k min  \$750k face amount	Non Tobacco Tobacco  <b>Simplified Underwriting</b>	Accelerated Death Benefit Rider: Terminal Illness, Nursing Care Confinement or Chronic Care, <b>Return of Premium</b>	10 Yr declining schedule	<b>ALL Except:</b> MT, NY, VT	<b>8%</b> Ages 50-75  <b>7.50%</b> Ages 76-80  <b>5.50%</b> Ages 81-85
<i>Riders and benefits are not approved in all states. Call for state specific details.</i>								



# Single Premium Life

1-800-255-5055

Single Premium Indexed Universal Life	Min Issue Ages	Crediting Methods	Maximum Net at Risk	Under Writing Classes	Riders and Benefits	Surrender Charge Period	State Availability	Commission													
EquiTrust Life Insurance Company Ratings: A.M. Best 'B++' <span style="float: right;">Rate Book Updated on 7/5/2017 <span style="margin-left: 50px;">Rate Effective: 7/5/2017</span></span>																					
<b>Wealth Horizon SPIUL</b>	50-85	<ul style="list-style-type: none"> <li>➤ 1 Year Interest</li> <li>➤ 1 Year Pt-to-Pt</li> <li>➤ 1 Year Monthly Cap</li> <li>➤ Goldman Sachs Dynamo Strategy</li> </ul>	<table border="0"> <tr> <td style="text-align: right;"><u>Current Cap</u></td> <td style="text-align: right;"><u>Min Cap</u></td> </tr> <tr> <td style="text-align: right;">5.00%</td> <td style="text-align: right;">2.00%</td> </tr> <tr> <td style="text-align: right;">12.00%</td> <td style="text-align: right;">3.00%</td> </tr> <tr> <td style="text-align: right;">4.00%</td> <td style="text-align: right;">0.50%</td> </tr> <tr> <td style="text-align: right;">155%</td> <td style="text-align: right;">10.00%</td> </tr> </table>	<u>Current Cap</u>	<u>Min Cap</u>	5.00%	2.00%	12.00%	3.00%	4.00%	0.50%	155%	10.00%	\$10k min  \$750k face amount	Non Tobacco  Tobacco	Accelerated Death Benefit Rider: Terminal Illness, Nursing Care Confinement, home health care.	10 Yr declining schedule	<b>ALL Except:</b> MA, MD, MO, MT, NY, OR, PA, VT, VA, WV	<b>9%</b> Ages 50-75		
			<u>Current Cap</u>	<u>Min Cap</u>																	
5.00%	2.00%																				
12.00%	3.00%																				
4.00%	0.50%																				
155%	10.00%																				
<b>8.5%</b> Ages 76-80  <b>6.5%</b> Ages 81-85																					
<b>WealthPay Life™</b>	60-80	<ul style="list-style-type: none"> <li>➤ 1 Year Interest</li> <li>➤ 1 Year Pt-to-Pt</li> <li>➤ 1 Year Monthly Cap</li> <li>➤ 1 Year Monthly Avg Part</li> <li>➤ Goldman Sachs Dynamo Stragey</li> </ul>	<table border="0"> <tr> <td style="text-align: right;"><u>Current Cap</u></td> <td style="text-align: right;"><u>Min Cap</u></td> </tr> <tr> <td style="text-align: right;">4.00%</td> <td style="text-align: right;">2.00%</td> </tr> <tr> <td style="text-align: right;">9.00%</td> <td style="text-align: right;">3.00%</td> </tr> <tr> <td style="text-align: right;">3.00%</td> <td style="text-align: right;">0.50%</td> </tr> <tr> <td style="text-align: right;">100%</td> <td style="text-align: right;">20.00%</td> </tr> <tr> <td style="text-align: right;">125%</td> <td style="text-align: right;">10.00%</td> </tr> </table>	<u>Current Cap</u>	<u>Min Cap</u>	4.00%	2.00%	9.00%	3.00%	3.00%	0.50%	100%	20.00%	125%	10.00%	\$25k min  \$500k face amount	Non Tobacco  Tobacco  <i>Simplified Underwriting</i>	Accelerated Death Benefit Rider: Terminal Illness, Chronic Care	10 Yr declining schedule	<b>ALL Except:</b> CT, DE, MT, NY, OR, VT	<b>11%</b> Ages 60-75  <b>6%</b> Ages 76-80
			<u>Current Cap</u>	<u>Min Cap</u>																	
4.00%	2.00%																				
9.00%	3.00%																				
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Single Premium Universal Life	Min Issue Ages	Crediting Methods	Maximum Net at Risk	Under Writing Classes	Riders and Benefits	Surrender Charge Period	State Availability	Commission													
Lincoln Financial Group Ratings: A.M. Best 'A+' <span style="float: right;">Rate Book Updated on 7/5/2017 <span style="margin-left: 50px;">Rate Effective: 7/5/2017</span></span>																					
<b>Lincoln MoneyGuard II</b>	40-79, age last birthday	<u>Guaranteed Interest Rate</u> <b>2%</b>	<u>Current Interest Rate</u> <b>2%</b>	\$50k min	Standard  Couples Discount  <i>Streamlined Underwriting</i>	10 Years	<b>ALL States</b> <i>Call for details in CA</i>	<b>6%</b>													
				Single Premium																	
				\$500,000 for 2 yr LABR  \$750,000 for 3 yr LABR																	
					Value Protection Rider (VPR), Long-Term Care Acceleration Rider (LABR), Long-Term Care Extension of Benefits Rider (LEBR)																
					Riders and Benefits vary by State. Call for details.																



# Single Premium Life

1-800-255-5055

Single Premium Universal Life	Min Issue Ages	Crediting Methods	Maximum Net at Risk	Under Writing Classes	Riders and Benefits	Surrender Charge Period	State Availability	Commission															
National Guardian Life Ratings: A.M. Best 'A+'			Rate Book Updated on 7/5/2017			Rate Effective: 7/5/2017																	
<b>NGL Funeral Expense Trust</b>	0-99, age last birthday	<p><u>Current Interest Rate</u></p> <p>0.25% - 2.25% Depending on selection at time of issue</p>	<p>\$500 min*</p> <p>\$15,000 max**</p> <p>*WV \$1k **\$15k in MT &amp; NJ</p>	N/A	<p>May protect fund from Medicaid spend-down. Trust is the policy owner and beneficiary. Trust will pay funeral costs with any excess funds going to the estate of the insured.</p> <p><b>Limits vary by State call for Details</b></p>	N/A	<b>ALL Except:</b> NY	Varies by age, call for details															
<b>NGL Estate Planning Trust</b>	0-99, age last birthday	<p><u>Current Interest Rate</u></p> <p>0.25% - 2.25% Depending on selection at time of issue</p>	<p>\$500 min*</p> <p>\$100,000 max**</p> <p>*WV \$1k **\$15k in MT &amp; NJ</p>	N/A	<p>Funds excluded from Medicaid spend-down after five years. Trust is policy owner and beneficiary. Trust will pay funeral costs and excess funds to beneficiary or estate.</p> <p><b>Limits vary by State call for Details</b></p>	N/A	<b>ALL Except:</b> MA, NY	Varies by age, call for details															
Single Premium Indexed Universal Life	Min Issue Ages	Crediting Methods	Maximum Net at Risk	Under Writing Classes	Riders and Benefits	Surrender Charge Period	State Availability	Commission															
National Western Life Ratings: A.M. Best 'A'			Rate Book Updated on 7/5/2017			Rate Effective: 7/5/2017																	
<b>Lifetime Returns Select</b>	<p>50-85, 1 Pay and 5 Pay</p> <p>45-80, 10 Pay</p>	<table border="0"> <tr> <td></td> <td><u>Current Cap</u></td> <td><u>Min Cap</u></td> </tr> <tr> <td>➤ Monthly Average Index (A)</td> <td>N/A</td> <td>N/A</td> </tr> <tr> <td>➤ Annual Pt-to-Pt (J)</td> <td>6.25%</td> <td>4.00%</td> </tr> <tr> <td>➤ Monthly Pt-to-Pt Index (D)</td> <td>2.50%</td> <td>1.00%</td> </tr> <tr> <td>➤ Fixed Interest Option</td> <td>3.20%</td> <td>N/A</td> </tr> </table>		<u>Current Cap</u>	<u>Min Cap</u>	➤ Monthly Average Index (A)	N/A	N/A	➤ Annual Pt-to-Pt (J)	6.25%	4.00%	➤ Monthly Pt-to-Pt Index (D)	2.50%	1.00%	➤ Fixed Interest Option	3.20%	N/A	<p>\$25k min</p> <p>\$250,000 Net at Risk agents 45-75</p> <p>\$150,000 Net at Risk agents 76-85</p>	<p>Non Tobacco</p> <p>Tobacco</p> <p><b>Simplified Underwriting</b></p>	<p>Accelerated Death Benefit Rider: Qualified Care Services or Terminal Illness, Living Benefit Rider. Paid Up Rider, Return of Premium Rider</p>	<p>14 Years Issue Ages 45-70</p> <p>12 Years Issue Ages 71-80</p> <p>11 Years Issue Ages 81-85</p>	<b>ALL Except:</b> AL, MN, NJ, NY, PA, VT	Varies by age and premium payment period - Call for details
	<u>Current Cap</u>	<u>Min Cap</u>																					
➤ Monthly Average Index (A)	N/A	N/A																					
➤ Annual Pt-to-Pt (J)	6.25%	4.00%																					
➤ Monthly Pt-to-Pt Index (D)	2.50%	1.00%																					
➤ Fixed Interest Option	3.20%	N/A																					



Single Premium Life

1-800-255-5055

Single Premium Indexed Universal Life	Min Issue Ages	Crediting Methods	Maximum Net at Risk	Under Writing Classes	Riders and Benefits	Surrender Charge Period	State Availability	Commission		
National Western Life Ratings: A.M. Best 'A'										
Rate Book Updated on 7/5/2017										
Rate Effective: 7/5/2017										
Lifetime Returns Solutions 01-1143-07	45-85, 5 Pay	<u>Current Cap</u> <u>Min Cap</u>	\$25k min	Non Tobacco Tobacco  Simplified Underwriting	Living Benefit Rider, Paid Up Rider	14 Years Issue Ages 45-70  12 Years Issue Ages 71-80  11 Years Issue Ages 81-85	ALL Except: AL, MT, NJ, NY, PA, VT	Varies by age and premium payment period - Call for details		
	45-80, 10 Pay	➤ Monthly Average Index (A)	N/A						N/A	\$250,000 Net at Risk agents 45-75
		➤ Annual Pt-to-Pt (J)	6.25%						4.00%	\$150,000 Net at Risk agents 76-85
		➤ Monthly Pt-to-Pt Index (D)	2.50%	1.00%						
		➤ Fixed Interest Option	3.20%	N/A						
Oxford Life Insurance Company Ratings: A.M. Best 'A'										
Rate Book Updated on 7/5/2017										
Rate Effective: 7/5/2017										
Advanced Wealth Transfer	50-85, age last birthday	<u>Guaranteed Interest Rate</u> 2%	<u>Current Interest Rate</u> 5%	\$20k min  Max Varies based on age, gender, tobacco use	Non Tobacco  Simplified Underwriting	Accelerated Benefits - Terminal Illness, Nursing Home, Chronic Illness, Home Health Care  Varies by State	Call for Details  ALL Except: AL, MS, MT, NY, VT, WV	8%  Ages 50-75  0.5% Reduction Each Yr to Age 85		
Sagcor Life Insurance Company Ratings: A.M. Best 'A'										
Rate Book Updated on 7/5/2017										
Rate Effective: 7/5/2017										
Gold Series Interest Sensitive SPWL 1002	45-80, age last birthday	<u>Guaranteed Interest Rate</u> 3%	<u>Current Interest Rate</u> 1st Year 4% 2nd Year 3%	\$5,000 min  No Maximum  *Premiums more than \$500,000 require home office approval	Standard Non Tobacco  Standard Tobacco  Simplified Underwriting	Accelerated Benefits - Terminal Condition and Chronic Illness	10 Years  ALL Except: LA, MA, NH, NY, OR, PA	9% Ages 45 - 80  6.5% Ages 81-85		
Sagcor Life Insurance Company Ratings: A.M. Best 'A'										
Rate Book Updated on 7/5/2017										
Rate Effective: 7/5/2017										
Fixed Indexed Single Premium Whole Life	Min Issue Ages	Crediting Methods	Maximum Net at Risk	Under Writing Classes	Riders and Benefits	Surrender Charge Period	State Availability	Commission		
Sagcor Life Insurance Company Ratings: A.M. Best 'A'										
Rate Book Updated on 7/5/2017										
Rate Effective: 7/5/2017										
Gold Series Fixed Indexed SPWL 1005	18-85, age last birthday	Current Cap Min Cap Par Rate Min Par Rate	\$5,000 min  No Maximum  *Premiums more than \$500,000 require home office approval	Standard Non Tobacco  Standard Tobacco  Simplified Underwriting	Accelerated Benefits - Terminal Condition and Chronic Illness	10 Years	ALL Except: LA, MA, MT, NJ, NC, NH, NY, OR, PA, VA	8% Ages 18-80  6% Ages 81-85		
		➤ Declared Rate	3.50%	N/A	N/A	N/A	N/A			
		➤ S&P 500	7.00%	4.00%	100%	N/A	N/A			
		➤ Global Advantage	N/A	N/A	25%	20%				
		➤ Guaranteed Interest Rate			2%					

Indexed Universal Life	Crediting Methods			Guaranteed Rate	Issue Ages	Min Face Amount	Riders and Benefits	Underwriting Classes	Surrender Charge Period	State Availability	Commission
<p>Accordia Life (formerly Aviva Life) Ratings: AM Best 'A-' <span style="float:right">Rate Book Updated on 7/5/2017</span> <span style="float:right">Rate Effective: 7/5/2017</span></p>											
<b>Lifetime Builder</b>	Basic Interest Account	Illustrated Rate	Participation Rate	Cap	2.00% applied at the end of the segment year or at surrender	0-85, Age Nearest Birthday	\$25,000 ages 0-17	Premier NT - Standard T	15-year declining schedule	ALL Except: MT, NY	Year 1
	1-Year Fixed Term	3.85%	N/A	N/A							90% Target
	1-Year Pt-to-Pt	3.85%	N/A	N/A							2.5% Excess
	1-Year Pt-to-Pt International	6.86%	100%	12.00%							<b>ROLLING TARGET</b>
	1-Year Pt-to-Pt Increased Part.	6.86%	100%	13.00%							
	1-Year Pt-to-Pt Elevated Cap	6.38%	200%	9.50%							
	1-Year Monthly Cap	6.86%	100%	16.50%							
	2-Year Pt-to-Pt	6.86%	100%	30.00%							
<p>Accordia Life Provider Ratings: AM Best 'A-' <span style="float:right">Rate Book Updated on 7/5/2017</span> <span style="float:right">Rate Effective: 7/5/2017</span></p>											
<b>Accordia Life Provider</b>	Basic Interest Account	Illustrated Rate	Participation Rate	Cap	2.00% applied at the end of the segment year or at surrender	18-85, Age Nearest Birthday	\$100,000	Premier NT - Standard T	10-year declining schedule	ALL Except: MT, NY	Year 1
	1-Year Fixed Term	3.65%	N/A	N/A							90% Target
	1-Year Pt-to-Pt	3.65%	N/A	N/A							2.5% Excess
	1-Year Pt-to-Pt International	6.45%	100%	11.00%							<b>ROLLING TARGET</b>
	1-Year Pt-to-Pt Increased Part.	6.45%	100%	13.00%							
	1-Year Pt-to-Pt Elevated Cap	5.97%	100%	9.00%							
	1-Year Monthly Cap	6.45%	100%	14.50%							
	2-Year Pt-to-Pt	5.91%	100%	3.50%							
<p>Suvivorship Builder Ratings: AM Best 'A-' <span style="float:right">Rate Book Updated on 7/5/2017</span> <span style="float:right">Rate Effective: 7/5/2017</span></p>											
<b>Suvivorship Builder</b>	Basic Interest Account	Illustrated Rate	Participation Rate	Cap	2.00% applied at the end of the segment year or at surrender	20-75, Age Nearest Birthday	\$250,000	Premier NT - Standard T	15-year declining schedule	ALL Except: MT, NY	Year 1
	1-Year Fixed Term	3.75%	N/A	N/A							90% Target
	1-Year Pt-to-Pt	3.75%	N/A	N/A							2.00% Excess
	1-Year Pt-to-Pt International	5.89%	100%	9.00%							<b>ROLLING TARGET</b>
	1-Year Pt-to-Pt Increased Part.	5.89%	100%	12.50%							
	1-Year Pt-to-Pt Elevated Cap	5.67%	100%	8.50%							
	1-Year Monthly Cap	5.89%	100%	13.00%							
	2-Year Pt-to-Pt	5.33%	100%	3.20%							
<p>American National Insurance Company Ratings: AM Best 'A-' <span style="float:right">Rate Book Updated on 7/5/2017</span> <span style="float:right">Rate Effective: 7/5/2017</span></p>											
<b>Signature Indexed UL</b>	One Year Declared Rate	Illustrated Rate	Floor Rate	Cap	Indexed Strategy: Floor Fixed Rate: 2.5% Cumulative Interest Guarantee: 2.5%	0-85, Age Nearest Birthday	25,000 GPT 100,000 CVAT	Preferred Plus - Standard T	10 Year declining schedule	ALL Except: NY	Year 1
	1-Year Pt-to-Pt with Cap	4.00%	N/A	N/A							Call For Details
	1-Year Pt-to-Pt with Cap and High Floor	7.40%	0.00%	14.00%							<b>ROLLING TARGET</b>
	1-Year Pt-to-Pt with Specified Rate	6.48%	1.5%	10.00%							
		4.75%	N/A	N/A							

Indexed Universal Life	Crediting Methods	Guaranteed Rate	Issue Ages	Min Face Amount	Riders and Benefits	Underwriting Classes	Surrender Charge Period	State Availability	Commission			
Minnesota Life Insurance Ratings: AM Best 'A+' Rate Book Updated on 7/5/2017 Rate Effective: 7/5/2017												
<b>Eclipse Indexed UL</b>	Fixed Account	Illustrated Rate 3.50%	Participation Rate N/A	Cap N/A	3.00%, Fixed Account Only	0-80, Age Nearest Birthday	\$100,000	Accelerated Benefit, Death Benefit Guarantee, Term Insurance, Waiver of Charges or Premium, Interest Accumulation Agreement, Early Values Agreement, Surrender Value Enhancement Agreement, Overloan Protection Agreement, Guaranteed Insurability Option, Long Term Care Agreement, Premium Deposit Account Agreement, Inflation Agreement	Preferred Select NT - Special Risk	10 years after issue or face increase	ALL Except: NY	Year 1
	Index A: S&P 500 100% Participation	7.26%	100%	13.00%								90% Target
	Index B: S&P 500 140% Participation	6.65%	140%	7.50%								2.00% Excess
	Index D: S&P 500 3 Year 140% Part.	7.26%	140%	32.00%								<b>2 Year ROLLING TARGET</b>
	Index E: Blended 100% Participation	8.26%	100%	17.00%								Yr 2-9
	Index F: EUROSTOXX50 100% Part.	8.56%	100%	14.00%								2.00%
<b>Eclipse Protector Indexed UL</b>	Fixed Account	Illustrated Rate 3.00%	Participation Rate N/A	Cap N/A	3.00%, Fixed Account Only	0-85, Age Nearest Birthday	\$100,000	Accelerated Benefit, Death Benefit Guarantee, Term Insurance, Waiver of Charges or Premium, Overloan Protection Agreement, Guaranteed Insurability Option, Premium Deposit Account Agreement, Inflation Agreement, Children's Term Agreement, Accidental Death Benefit	Preferred Select NT - Special Risk	15 years after issue or face increase	ALL Except: NY	Year 1
	Index A: S&P 500 100% Participation	6.03%	100%	10.00%								90% Target
	Index B: S&P 500 140% Participation	5.47%	140%	6.00%								2.00% Excess
	Index D: S&P 500 3 Year 140% Part.	6.03%	140%	27.00%								<b>2 Year ROLLING TARGET</b>
	Index E: Blended 100% Participation	6.03%	100%	14.00%								Yr 2-9
	Index F: EUROSTOXX50 100% Part.	6.03%	100%	11.00%								2.00%
<b>Eclipse Survivor Indexed UL</b>	Fixed Account	Illustrated Rate 3.50%	Participation Rate N/A	Cap N/A	3.00%, Fixed Account Only	20-90, Age Nearest Birthday	\$200,000	Estate Preservation Agreement, Estate Preservation Agreement Choice, Early Values Agreement, Surrender Value Enhancement, Overloan Protection Agreement, Term Insurance, Interest Accumulation, Single Life Term, First-to-Die, Policy Split, Premium Deposit Account	Preferred Select NT - Special Risk	10 years after issue or face increase	ALL Except: NY	Year 1
	Index A: S&P 500 100% Participation	7.26%	100%	13.00%								90% Target
	Index B: S&P 500 140% Participation	6.65%	140%	7.50%								2.00% Excess
	Index D: S&P 500 3 Year 140% Part.	6.65%	140%	32.00%								<b>2 Year ROLLING TARGET</b>
	Index E: Blended 100% Participation	6.65%	100%	17.00%								Yr 2-9
	Index F: EUROSTOXX50 100% Part.	6.65%	100%	14.00%								2.00%
<b>Eclipse Survivor Pro Indexed UL</b>	Fixed Account	Illustrated Rate 3.50%	Participation Rate N/A	Cap N/A	3.00%, Fixed Account Only	20-85, Age Nearest Birthday	\$200,000	Estate Preservation Agreement, Estate Preservation Agreement Choice, Early Values Agreement, Surrender Value Enhancement, Overloan Protection Agreement, Term Insurance, Interest Accumulation, Single Life Term, First-to-Die, Policy Split, Premium Deposit Account, Performance Death Benefit	Preferred Select NT - Special Risk	15 years after issue or face increase	ALL Except: NY	Year 1
	Index A: S&P 500 100% Participation	7.26%	100%	13.00%								90% Target
	Index B: S&P 500 140% Participation	6.65%	140%	7.50%								2.00% Excess
	Index D: S&P 500 3 Year 140% Part.	7.26%	140%	32.00%								<b>2 Year ROLLING TARGET</b>
	Index E: Blended 100% Participation	8.26%	100%	17.00%								Yr 2-9
	Index F: EUROSTOXX 50 100% Part.	8.56%	100%	14.00%								2.00%

Minnesota Life Insurance Ratings: AM Best 'A+' Rate Book Updated on 7/5/2017 Rate Effective: 7/5/2017												
<b>Omega Builder IUL</b>	Fixed Account	Illustrated Rate N/A	Participation Rate N/A	Cap N/A	2.00%, Fixed Account Only	0-85, Age Nearest Birthday	\$100,000	Estate Preservation Agreement, Estate Preservation Agreement Choice, Early Values Agreement, Surrender Value Enhancement, Overloan Protection Agreement, Term Insurance, Interest Accumulation, Single Life Term, First-to-Die, Policy Split, Premium Deposit Account, Performance Death Benefit Guarantee	Preferred Select NT - Special Risk	10 years after issue or face increase	ALL Except: NY	Year 1 90% Target 2.00% Excess
	Index A: S&P 500 100% Participation	7.13%	100%	12.50%								<b>2 Year ROLLING TARGET</b>
	Index B: S&P 500 100% Participation	6.87%	100%	7.50%								
	Index D: S&P 500 3 Year 100% Part.	7.13%	100%	32.00%								
	Index E: Blended 100% Participation	7.13%	100%	17.00%								
	Index F: EUROSTOXX 50 100% Part.	7.13%	100%	13.00%								
<b>Orion</b>	Fixed Account	Illustrated Rate N/A	Participation Rate N/A	Cap N/A	0-80, Age Nearest Birthday	Ages 0-54 \$50,000 Age 55+ \$100,000	Accelerated Death Benefit for Chronic Illness Agreement, Accelerated Death Benefit for Terminal Illness Agreement, Chronic Illness Access Agreement, Corporate Enhanced Values Agreement, Early Values Agreement, Exchange of Insureds Agreement, Guaranteed Income Agreement, Guaranteed Insurability Option Agreement, Income Protection Flex Agreement, Inflation Agreement, Overloan Protection Agreement, Premium Deposit Account Agreement, Surrender Value Enhancement Agreement, Term Insurance Agreement, Waiver of Charges Agreement, Waiver of Premium Agreement	Preferred Select NT - Special Risk	10 years after issue or face increase	ALL Except: NY	Year 1 90% Target	
	Index A: S&P 500 100% Participation	7.13%	100%	12.50%							<b>2 Year ROLLING TARGET</b>	
	Index G: S&P 500 90% Participation	7.13%	90%	N/A								
	Index H: S&P 500 110% Participation	7.13%	110%									
	Index J: S&P 500 140% Participation	6.02%	100%	9.25%								
	Index K: S&P 500 3 Year 140% Part.	7.85%	100%	14.50%								
	Index E: Blended 100% Participation	7.13%	100%	17.00%								
	Index F: EUROSTOXX 50 100% Part.	8.56%	100%	14.00%								
				2% RENEWALS YEAR 2-10 1.50% Excess Yr 2-9 2.00%								

North American Company for Life and Health Insurance Ratings: AM Best 'A+'			Rate Book Updated on 7/5/2017			Rate Effective: 7/5/2017						
<b>Guarantee Builder IUL</b>		Max Illustrated Rate	Participation Rate	Cap								
	Fixed Account	3.75%	N/A	N/A								Year 1 90% Target 1.50% Excess
	S&P 500 Annual Pt-to-Pt	7.42%	100.00%	13.50%								
	S&P 500 Daily Averaging	6.06%	102.50%	N/A								
	S&P 500 Monthly Pt-to-Pt	7.11%	100.00%	4.25%								
	S&P 500 Annual Pt-to-Pt MidCap 400	7.42%	100.00%	10.50%								
	S&P 500 Daily Averaging MidCap 400	6.38%	82.50%	N/A								
	DJIA Annual Pt-to-Pt	6.50%	100.00%	12.50%								
	DJIA Daily Averaging	5.85%	102.50%	N/A								
	Russell 2000 Annual Pt-to-Pt	6.49%	100.00%	10.50%								
	Russell 2000 Daily Averaging	5.99%	82.50%	N/A								
	S&P 500 Annual Pt-to-Pt Uncapped	6.51%	57.50%	N/A								Renewal 1.50%
	NASDAQ-100 Annual Pt-to-Pt	7.25%	100.00%	10.50%								
	EUROSTOXX 50 Annual Pt-to-Pt	6.97%	100.00%	12.50%								
Multi-Index Annual Pt-to-Pt	7.10%	100.00%	10.50%									
					3%, Fixed Account Only	15 days - 85 years, age last birthday	\$50,000 age 15 days - 59 years	Chronic Illness, Critical Illness, No Lapse Guarantee, Accelerated Death Benefit Endorsement, Accidental Death Benefit Rider, Children's Term Insurance Rider, Waiver of Monthly Deductions Rider	Super Preferred NT - Special Risk	15-year declining schedule	ALL Except: NY	<b>2 Year ROLLING TARGET</b>
<b>Builder IUL</b>		Max Illustrated Rate	Participation Rate	Cap								
	Fixed Account	3.75%	N/A	N/A								Year 1 90% Target 2.50% Excess
	S&P 500 Annual Pt-to-Pt	7.42%	100.00%	13.50%								
	S&P 500 Daily Averaging	6.06%	102.50%	N/A								
	S&P 500 Monthly Pt-to-Pt	7.11%	100.00%	4.25%								
	S&P 500 Annual Pt-to-Pt MidCap 400	7.42%	100.00%	10.50%								
	S&P 500 Daily Averaging MidCap 400	6.38%	82.50%	N/A								
	DJIA Annual Pt-to-Pt	6.50%	100.00%	12.50%								
	DJIA Daily Averaging	5.85%	102.50%	N/A								
	Russell 2000 Annual Pt-to-Pt	6.49%	100.00%	10.50%								
	Russell 2000 Daily Averaging	5.99%	82.50%	N/A								
	S&P 500 Annual Pt-to-Pt Uncapped	6.51%	57.50%	N/A								Renewal 2.50%
	NASDAQ-100 Annual Pt-to-Pt	7.25%	100.00%	10.50%								
	EUROSTOXX 50 Annual Pt-to-Pt	6.97%	100.00%	12.50%								
Multi-Index Annual Pt-to-Pt	7.10%	100.00%	10.50%									
					3%, Fixed Account Only	15 days - 75 years, age last birthday	\$25,000	No Lapse Guarantee, Accelerated Death Benefit Endorsement, Accidental Death Benefit Rider, Children's Term Insurance Rider, Waiver of Monthly Deductions Rider	Super Preferred NT - Special Risk	15-year declining schedule	ALL Except: NY	<b>2 Year ROLLING TARGET</b>



Indexed Universal Life	Crediting Methods	Guaranteed Rate	Issue Ages	Min Face Amount	Riders and Benefits	Underwriting Classes	Surrender Charge Period	State Availability	Commission			
North American Company for Life and Health Insurance Ratings: AM Best 'A+'		Rate Book Updated on 7/5/2017			Rate Effective: 7/5/2017							
<b>Rapid Builder IUL</b>									Year 1 90% Target 3.00% Excess			
		Max Illustrated Rate	Participation Rate	Cap								
	Fixed Account	3.75%	N/A	N/A	3%, Fixed Account Only	15 days - 80 years, age last birthday	\$100k	No Lapse Guarantee, Accelerated Death Benefit Endorsement, Accidental Death Benefit Rider, Children's Term Insurance Rider, Waiver of Monthly Deductions Rider, Overloan Protection Benefit, Chronic Illness, Waiver of Surrender charge, Accelerated Benefit	Super Preferred NT - Special Risk	15-year declining schedule	ALL Except: NY	<b>2 Year ROLLING TARGET</b>
	S&P 500 Annual Pt-to-Pt	7.05%	100.00%	13.50%								
	S&P 500 Daily Averaging	5.78%	102.50%	N/A								
	S&P 500 Monthly Pt-to-Pt	6.74%	100.00%	4.25%								
	S&P 500 Annual Pt-to-Pt MidCap 400	6.86%	100.00%	10.50%								
	S&P 500 Daily Averaging MidCap 400	6.00%	82.50%	N/A								
	DJIA Annual Pt-to-Pt	6.13%	100.00%	12.50%								
	DJIA Daily Averaging	5.57%	102.50%	N/A								
	Russell 2000 Annual Pt-to-Pt	5.97%	100.00%	10.50%								
	Russell 2000 Daily Averaging	5.64%	82.50%	N/A								
	S&P 500 Annual Pt-to-Pt Uncapped	5.95%	57.50%	N/A								
NASDAQ-100 Annual Pt-to-Pt	6.66%	100.00%	10.50%									
EUROSTOXX 50 Annual Pt-to-Pt	6.54%	100.00%	12.50%									
Multi-Index Annual Pt-to-Pt	6.52%	100.00%	10.50%									
<b>Suvivorship GIUL</b>									Year 1 80% Target 1.00% Excess			
		Max Illustrated Rate	Participation Rate	Cap								
	Fixed Account	4.00%	N/A	N/A	3%, Fixed Account Only	20 - 90, joint equal age	\$200k	Accelerated Death Benefit Endorsement, Estate Preservation, Suvivorship Policy Split Exchange	Super Preferred NT - Special Risk	15-year declining schedule	ALL Except: NY	<b>2 Year ROLLING TARGET</b>
	S&P 500 Annual Pt-to-Pt	7.24%	100.00%	13.50%								
	S&P 500 Daily Averaging	6.21%	102.50%	N/A								
	S&P 500 Monthly Pt-to-Pt	6.06%	100.00%	4.25%								
	S&P 500 Annual Pt-to-Pt MidCap 400	6.86%	100.00%	10.50%								
	S&P 500 Daily Averaging MidCap 400	6.57%	82.50%	N/A								
	DJIA Annual Pt-to-Pt	5.73%	100.00%	12.50%								
	DJIA Daily Averaging	5.98%	102.50%	N/A								
	Russell 2000 Annual Pt-to-Pt	5.97%	100.00%	10.50%								
	Russell 2000 Daily Averaging	6.17%	82.50%	N/A								
	S&P 500 Annual Pt-to-Pt Uncapped	6.78%	57.50%	N/A								
NASDAQ-100 Annual Pt-to-Pt	6.66%	100.00%	10.50%									
EUROSTOXX 50 Annual Pt-to-Pt	6.78%	100.00%	12.50%									
Multi-Index Annual Pt-to-Pt	6.22%	100.00%	10.50%									
									Renewal 3.00%			
									Renewal 1.00%			

Fixed Universal Life	Crediting Methods		Issue Ages	Maximum Net at Risk	Under Writing Classes	Riders and Benefits	Surrender Charge Period	State Availability	Commission
Accordia Life (formerly Aviva Life) Ratings: AM Best 'A-'			Rate Book Updated On: 7/5/2017			Rate Effective: 7/5/2017			
<b>Accordia Life Assure Universal Life</b>	<u>Guaranteed Interest Rate</u> 3%	<u>Current Interest Rate</u> 4.5%	0-85, age nearest birthday	\$25,000 ages 0-17 \$50,000 ages 18-85 \$100,000 Pref NT & T Premier	Premier NT 18-75 Pref NT & T 18-85 Standard NT 0-85 Pref T 18-85 Standard T 18-85	Accelerated Access Rider (Chronic Accidental Death Benefit, Additional Insured, Children's Insurance, Guaranteed Purchase Option, Overloan Protection Rider, Primary Insured, Terminal Illness Accelerated Death Benefit, Waiver of Monthly Deductions, Waiver of Specified Premium, Wellness for Life	19 year declining schedule	<b>ALL Except:</b> CT, MA, MT, NY	Yr 1 90% Target 2.5% Excess <b>ROLLING TARGET</b> Yrs 2-9 2.50%
American National Insurance Company Ratings: AM Best 'A'			Rate Book Updated On: 7/5/2017			Rate Effective: 7/5/2017			
<b>ANICO Executive Universal Life</b>	<u>Guaranteed Interest Rate</u> 2%	<u>Current Interest Rate</u> 3.65%	18-80 Non-Nicotine 18-78 Nicotine	\$25,000	Preferred Plus - Tobacco Rates	Disability Waiver of Minimum Premium, Disability Waiver of Stipulated Premium, Coverage Continuation Rider, Other Insured Rider, Level Term Insurance Rider, Spouse Level Term, Children's Term Rider, Guaranteed Increase Option Rider, Accelerated Death Benefit	10 years	<b>ALL Except:</b> NY	Yr 1 0-69 80% Target 70-85 75% Target Yr 2 - 10 2%
John Hancock Life Insurance Company Ratings: AM Best 'A'			Rate Book Updated On: 7/5/2017			Rate Effective: 7/5/2017			
<b>Accumulation UL 09</b>	<u>Guaranteed Interest Rate</u> 2%	<u>Current Interest Rate</u> 4.55%	3 months-90, age nearest birthday	\$50,000	Super Preferred NS Standard S	Accelerated Benefit, Change of Life Insured, Long-Term Care, Over loan Protection, Quit smoking Incentive, Return of Premium, Waiver of Monthly Deductions	10 years	<b>All States</b>	Yr 1 80% Target 2% Excess Yr 2-10 1.50%
<b>UL-G 13</b>	<u>Guaranteed Interest Rate</u> 2%	<u>Current Interest Rate</u> 4.50%	3 months-90, age nearest birthday	\$100,000	Super Preferred NS 20-80 - Standard S 20-90	Accelerated Death Benefit, Change of Life Insured, Disability Payment of Specified Premium, Long-Term Care, Quit smoking Incentive	18 years	<b>ALL Except:</b> NY	Yr 1 80% Target 2% Excess Yr 2-10 1.50%
<b>Protection UL</b>	<u>Guaranteed Interest Rate</u> 2.5%	<u>Current Interest Rate</u> 5.05%	3 months-90, age nearest birthday	\$50,000	Super Preferred NS Standard S	Accelerated Death Benefit, Cash Value Enhancement, Disability Payment of Specified Premium, Long-Term Care, Quit smoking Incentive, Return of Premium	20 years	<b>All States</b>	Yr 1 80% Target 2% Excess Yr 2-10 1.50%

Fixed Universal Life

1-800-255-5055

Fixed Universal Life	Crediting Methods		Issue Ages	Maximum Net at Risk	Under Writing Classes	Riders and Benefits	Surrender Charge Period	State Availability	Commission
John Hancock Life Insurance Company Ratings: AM Best 'A'			Rate Book Updated On: 7/5/2017			Rate Effective: 7/5/2017			
<b>Protection SUL 13</b>	<u>Guaranteed Interest Rate</u> 3%	<u>Current Interest Rate</u> 5.05%	20-90, age nearest birthday	\$250,000	Super Preferred NS Standard S	Cash Value Enhancement, Disability Payment of Specified Premium, Estate Preservation, Policy Split Option, Quit smoking Incentive, Return of Premium	20 years	<b>All States</b>	Yr 1 80% Target 2% Excess  Yr 2-10 1.50%
<b>SUL-G 13</b>	<u>Guaranteed Interest Rate</u> 3%	<u>Current Interest Rate</u> 4.75%	20-90, age nearest birthday	\$250,000	Super Preferred NS Standard S	Disability Payment of Specified Premium, Estate Preservation, Policy Split Option, Quit smoking Incentive	20 years	<b>ALL Except: NY</b>	Yr 1 80% Target 2% Excess  Yr 2-10 1.50%
Lincoln Financial Group Ratings: AM Best 'A+'			Rate Book Updated On: 7/5/2017			Rate Effective: 7/5/2017			
<b>Lincoln LifeGuarantee SUL</b>	<u>Guaranteed Interest Rate</u> 3.00%	<u>Current Interest Rate</u> 3.00%	20-85, age nearest birthday One insured must be table F or better  If uninsurable, other insured must be table D or better	\$100,000	Pref NT - Standard Tobacco	Accelerated Benefits Rider (with 1st death benefit and critical illness benefits), Accelerated Benefits Rider (without first death benefit and critical illness benefits), Coverage Protection Guarantee, Estate Protection, Guaranteed Policy Split Option, Disability Waiver of Monthly Deduction, Disability Waiver of Specified Premium, Accelerated Benefits, Minimum Death Benefit Endorsement, Min Death Benefit Endorsement	19 years	<b>ALL Except: NY</b>	Yr 1 80%  Yr 1 Excess 3%  Yrs 2 - 5 3%  Yrs 6-15 1.8%
North American Company for Life and Health Insurance Ratings: AM Best 'A+'			Rate Book Updated On: 7/5/2017			Rate Effective: 7/5/2017			
<b>Custom Guarantee Generation 8</b>	<u>Guaranteed Interest Rate</u> 2.50%	<u>Current Interest Rate</u> N/A	15 days - 85 years, age nearest birthday	\$50,000 age 15 days - 59 years  \$25,000 age 60 - 85	Super Preferred NT - Standard T	Accelerated Benefit Endorsement - Terminal Illness, Chronic Illness Accelerated Benefit Rider, Accidental Death Benefit Rider, Children's Term Rider, Guaranteed Insurability Rider, Waiver of Monthly Deductions Rider	20 years	<b>ALL Except: NY</b>	Yr 1 90% Target  1% Excess <b>2 Year ROLLING TARGET</b> Yrs 2-10  <i>*PA Call for Details</i>

Guaranteed product features are dependent upon the minimum premium requirements and the claims-paying ability of the issuer. Insurance products are issued by : John Hancock Life Insurance Company (USA), Boston, MA 02116 (not licensed in New York and John Hancock Life Insurance Company of New York, Valhalla, NY 10595.

Financial Strength ratings, which are current as of November 3, 2011, and are subject to change, apply to **John Hancock Life Insurance Company (USA)** and John Hancock Life Insurance Company of New York as a measure of each company's financial ability to pay claims and to honor any guarantees provided by the contract and any applicable optional riders. The ratings are not an assessment or recommendation of specific products, policy provisions, premium rates, performance of the products, the value of an investment in these products upon withdrawal, individual securities held in any portfolio, or to the practices of the insurance company. Financial strength ratings do not apply to the safety and performance of separate accounts.

Fixed Universal Life	Crediting Methods		Issue Ages	Maximum Face Amount	Under Writing Classes	Riders and Benefits	Surrender Charge Period	State Availability	Commission
Protective Life Insurance Company Ratings: AM Best 'A+'			Rate Book Updated On: 7/5/2017			Rate Effective: 7/5/2017			
<b>Protective Advantage Choice UL</b>	<u>Guaranteed Interest Rate</u> 2.50%	<u>Current Interest Rate</u> 3.00%	18-85, age nearest birthday	\$50,000 Select Pref \$100,000 Pref	Select Preferred NT 18-75  Standard T Pref Tobacco 18-85	Accidental Death Benefit, Children's Term Rider, Disability Benefit Rider, Income Provider Option, Protected Insurability Rider, ExtendCare, NLG <i>Call for State Availability</i>	9 years	<b>ALL Except:</b> NY	Yr 1  70% Target Excess 1.5 %
<b>Protective Survivor UL (1/13)</b>	<u>Guaranteed Interest Rate</u> 2.50%	<u>Current Interest Rate</u> 3.00%	20-85, age nearest birthday	\$250,000	Preferred NT  Standard T  **one can be uninsurable if other is table D or better	Estate Protection Endorsement, Split Option Endorsement, Terminal Illness Accelerated Death Benefit <i>Call for State Availability</i>	14 years	<b>ALL Except:</b> NY	Yr 1  70% Target Excess 1.5 %
<b>Protective Custom Choice UL 10</b>	<u>Guaranteed Interest Rate</u> 2.50%	<u>Current Interest Rate</u> 2.50%	18-75, age nearest birthday	\$100,000.00	Select Preferred NT  Standard T	Accidental Death Benefit, Disability Benefit, Children's Term Rider, Income Provider Option, Terminal Illness Accelerated Death Benefit <i>Call for State Availability</i>	19 years	<b>ALL Except:</b> NY	Year 1 ONLY  60%  Excess 1%
<b>Protective Custom Choice UL 15</b>	<u>Guaranteed Interest Rate</u> 2.50%	<u>Current Interest Rate</u> 2.50%	18-70, age nearest birthday	\$100,000.00	Select Preferred NT  Standard T	Accidental Death Benefit, Disability Benefit, Children's Term Rider, Income Provider Option, Terminal Illness Accelerated Death Benefit <i>Call for State Availability</i>	19 years	<b>ALL Except:</b> NY	Year 1 ONLY  65%  Excess 1%
<b>Protective Custom Choice UL 20</b>	<u>Guaranteed Interest Rate</u> 2.50%	<u>Current Interest Rate</u> 2.50%	18-65, age nearest birthday	\$100,000.00	Select Preferred NT  Standard T	Accidental Death Benefit, Disability Benefit, Children's Term Rider, Income Provider Option, Terminal Illness Accelerated Death Benefit <i>Call for State Availability</i>	19 years	<b>ALL Except:</b> NY	Year 1 ONLY  70%  Excess 1%
<b>Protective Custom Choice UL 25</b>	<u>Guaranteed Interest Rate</u> 2.50%	<u>Current Interest Rate</u> 2.50%	18-55, age nearest birthday	\$100,000.00	Select Preferred NT  Standard T	Accidental Death Benefit, Disability Benefit, Children's Term Rider, Income Provider Option, Terminal Illness Accelerated Death Benefit <i>Call for State Availability</i>	19 years	<b>ALL Except:</b> NY	Year 1 ONLY  70%  Excess 1%
<b>Protective Custom Choice UL 30</b>	<u>Guaranteed Interest Rate</u> 2.50%	<u>Current Interest Rate</u> 2.50%	18-55, age nearest birthday	\$100,000.00	Select Preferred NT  Standard T	Accidental Death Benefit, Disability Benefit, Children's Term Rider, Income Provider Option, Terminal Illness Accelerated Death Benefit <i>Call for State Availability</i>	19 years	<b>ALL Except:</b> NY	Year 1 ONLY  70%  Excess 1%

Term Life	Level Premium Period	Renewable/Convertible	Issue Ages	Banding Amounts	Min Face Amount	Under Writing Classes	Riders and Benefits	State Availability	Commission
<b>Accordia Life (formerly Aviv Life) Ratings: AM Best 'A-'</b>									
					<b>Rate Book Updated On: 7/5/2017</b>			<b>Rate Effective: 7/5/2017</b>	
<b>Annual Renewable Term</b> 2TAF05	First 10 years	Yes	18-75 NT 18-70 Tobacco Age Nearest	N/A	\$500,000	Pref Plus NT - Standard T	Waiver of Premium, Waiver of Premium Plus, Accidental Death Benefit, Children's Insurance, Additional Insured, Accelerated Benefits	<b>ALL Except:</b> MT, NY	Yr 1 70% Yr 2-9 1%
<b>10 Year Term</b> 2TAF05	10 years (and then premiums adjust annually to age 95)	Yes	18-75 NT 18-70 Tobacco Age Nearest	Band 2: \$100,000 - \$249,999 Band 3: \$250,000 - \$999,999 Band 4: \$1,000,000 & up	\$100,000	Pref Plus NT - Standard T	Waiver of Premium, Waiver of Premium Plus, Accidental Death Benefit, Children's Insurance, Additional Insured, Accelerated Benefits	<b>ALL Except:</b> MT, NY	Yr 1 75% Yr 2-9 1%
<b>20 Year Term</b> 2TAF05	20 years (and then premiums adjust annually to age 95)	Yes	18-65 NT 18-60 Tobacco Age Nearest	Band 1: \$50,000 - \$99,999 Band 2: \$100,000 - \$249,999 Band 3: \$250,000 - \$999,999 Band 4: \$1,000,000 & up	\$50,000 \$100,000 Pref & Premier	Pref Plus NT - Standard T	Waiver of Premium, Waiver of Premium Plus, Accidental Death Benefit, Children's Insurance, Additional Insured, Accelerated Benefits	<b>ALL Except:</b> MT, NY	Yr 1 90% Yr 2-9 1%
<b>30 Year Term</b> 2TAF05	30 years (and then premiums adjust annually to age 95)	Yes	18-55 NT 18-50 Tobacco Age Nearest	Band 1: \$50,000 - \$99,999 Band 2: \$100,000 - \$249,999 Band 3: \$250,000 - \$999,999 Band 4: \$1,000,000 & up	\$50,000 \$100,000 Pref & Premier	Pref Plus NT - Standard T	Waiver of Premium, Waiver of Premium Plus, Accidental Death Benefit, Children's Insurance, Additional Insured, Accelerated Benefits	<b>ALL Except:</b> MT, NY	Yr 1 90% Yr 2-9 1%
<b>American National Insurance Company ratings: AM Best 'A'</b>									
					<b>Rate Book Updated On: 7/5/2017</b>			<b>Rate Effective: 7/5/2017</b>	
<b>ANICO™ Signature Term Express Level Term</b>	ART	YES Convertible	18-65	Band 1: \$50,000 - \$99,999 Band 2: \$100,000 - \$250,000	\$50,000	Standard Non-Nicotine  <b>NO PARAMED REQUIRED</b>	Accelerated Benefit Riders: Terminal Illness, Critical Illness, Chronic Illness; Children's Term Rider; Disability Waiver of Premium Rider	<b>ALL Except:</b> NY	Yr 1 80% Yr 2-10 0%
<b>ANICO™ Signature Term Express Level Term</b>	10 years	YES Convertible	18-65	Band 1: \$50,000 - \$99,999 Band 2: \$100,000 - \$250,000	\$50,000	Standard Non-Nicotine  <b>NO PARAMED REQUIRED</b>	Accelerated Benefit Riders: Terminal Illness, Critical Illness, Chronic Illness; Children's Term Rider; Disability Waiver of Premium Rider	<b>ALL Except:</b> NY	Yr 1 80% Yr 2-10 0%

Term Life	Level Premium Period	Renewable/Convertible	Issue Ages	Banding Amounts	Min Face Amount	Under Writing Classes	Riders and Benefits	State Availability	Commission
American National Insurance Company Ratings: AM Best 'A' Rate Book Updated On: 7/5/2017 Rate Effective: 7/5/2017									
<b>ANICO™ Signature Term Express Level Term</b>	15 years	YES Convertible	18-65	Band 1: \$50,000 - \$99,999 Band 2: \$100,000 - \$250,000	\$50,000	Standard Non-Nicotine  <b>NO PARAMED REQUIRED</b>	Accelerated Benefit Riders: Terminal Illness, Critical Illness, Chronic Illness; Children's Term Rider; Disability Waiver of Premium Rider	<b>ALL Except:</b> NY	Yr 1 85% Yr 2-10 0%
<b>ANICO™ Signature Term Express Level Term</b>	20 years	YES Convertible	18-60	Band 1: \$50,000 - \$99,999 Band 2: \$100,000 - \$250,000	\$50,000	Standard Non-Nicotine  <b>NO PARAMED REQUIRED</b>	Accelerated Benefit Riders: Terminal Illness, Critical Illness, Chronic Illness; Children's Term Rider; Disability Waiver of Premium Rider	<b>ALL Except:</b> NY	Yr 1 90% Yr 2-10 0%
<b>ANICO™ Signature Term Express Level Term</b>	30 years	YES Convertible	18-60	Band 1: \$50,000 - \$99,999 Band 2: \$100,000 - \$250,000	\$50,000	Standard Non-Nicotine  <b>NO PARAMED REQUIRED</b>	Accelerated Benefit Riders: Terminal Illness, Critical Illness, Chronic Illness; Children's Term Rider; Disability Waiver of Premium Rider	<b>ALL Except:</b> NY	Yr 1 90% Yr 2-10 0%
American General Life Insurance Company Ratings: AM Best 'A' Rate Book Updated On: 7/5/2017 Rate Effective: 7/5/2017									
<b>AG Select-a-Term<sup>sm</sup></b>	10 and 15-30 years depending on term selected	YES  <i>(to permanent during conversion period or AG ROP Select-a-Term<sup>sm</sup> during first 2 years)</i>	20-80 depending on term selected age nearest birthday	Band 1: \$100,000 - \$249,999 Band 2: \$250,000 - \$499,999 Band 3: \$500,000 - \$999,999 Band 4: \$1,000,000 & higher	\$100,000	Pref Plus - Special T	Accidental Death Benefit, Waiver of Premium, Child Rider, Terminal Illness Endorsement, Disability Income Rider, Term Conversion Endorsement	<b>ALL STATES</b>	Yr 1 20-30 yr 80% 15 yr 75% 10 yr 55% Yr 2-10 0% <i>For other terms please call</i>
<b>AG ROP Select-a-Term<sup>sm</sup></b>	20-35 years depending on term selected	Yes	20-65 depending on term selected age nearest birthday	Band 1: \$100,000 - \$149,999 Band 2: \$150,000 - \$249,999 Band 3: \$250,000 - \$499,999 Band 4: \$500,000 & higher	\$100,000	Pref Plus - Special T	Accidental Death Benefit, Waiver of Premium, Child Rider, Terminal Illness Endorsement	<b>ALL STATES</b>  <i>(WA 31-35 unavailable)</i>	Yr 1 20-30 yr 85% Yr 2 -10 0%

Term Life	Level Premium Period	Renewable/Convertible	Issue Ages	Banding Amounts	Min Face Amount	Under Writing Classes	Riders and Benefits	State Availability	Commission
<b>Assurity Life Insurance Company Ratings: AM Best 'A'</b>									
Rate Book Updated On: 7/5/2017					Rate Effective: 7/5/2017				
<b>LifeScope NonMed 10 Year Term 350</b> I 10760	10 years (and annually renewable after initial term to age 95)	Yes	18-65, age last birthday	Band 1: \$50,000 - \$350,000	\$50,000	Select + NT - Standard T	Accelerated Benefit, Critical Illness, Disability Waiver of Premium, Other Insured, Monthly DI, Accident Only DI, Children's Term Insurance	<b>ALL Except:</b> NY  <i>Call for Details in WA</i>	Yr 1 75% Yr 2-10 2% Yr 11+ 0%
<b>LifeScope NonMed 15 Year Term 350</b> I 10760	15 years (and annually renewable after initial term to age 95)	Yes	18-65, age last birthday	Band 1: \$50,000 - \$350,000	\$50,000	Select + NT - Standard T	Accelerated Benefit, Critical Illness, Disability Waiver of Premium, Other Insured, Monthly DI, Accident Only DI, Children's Term Insurance	<b>ALL Except:</b> NY  <i>Call for Details in WA</i>	Yr 1 85% Yr 2-10 2% Yr 11+ 0%
<b>LifeScope NonMed 20 Year Term 350</b> I 10760	20 years (and annually renewable after initial term to age 95)	Yes	18-60, age last birthday	Band 1: \$50,000 - \$350,000	\$50,000	Select + NT - Standard T	Accelerated Benefit, Critical Illness, Disability Waiver of Premium, Other Insured, Monthly DI, Accident Only DI, Children's Term Insurance, Return of Premium	<b>ALL Except:</b> NY  <i>Call for Details in WA</i>	Yr 1 95% Yr 2-10 2% Yr 11+ 0%
<b>LifeScope NonMed 30 Year Term 350</b> I 10760	30 years (and annually renewable after initial term to age 95)	Yes	18-50, Non Tobacco 18-45, Tobacco Age Last Birthday	Band 1: \$50,000 - \$350,000	\$50,000	Select + NT - Standard T	Accelerated Benefit, Critical Illness, Disability Waiver of Premium, Other Insured, Monthly DI, Accident Only DI, Children's Term Insurance, Return of Premium	<b>ALL Except:</b> NY  <i>Call for Details in WA</i>	Yr 1 95% Yr 2-10 2% Yr 11+ 0%
<b>Banner Life Insurance Company Ratings: AM Best 'A+'</b>									
Rate Book Updated On: 7/5/2017					Rate Effective: 7/5/2017				
<b>OPTerm 10</b>	10 Years (And then premiums increase annually to age 95)	Yes	20-80, age nearest  20-70 WA only	Band 1: \$100,000-\$249,999  Band 2: \$250,000-\$999,9999	\$100,000	Perf Plus NT  Standard T	Waiver of Premium, Term Rider, Accidental Death Benefit	<b>ALL Except:</b> NY  <i>Call for Details #09-191</i>	Call for Details  #09-191
<b>OPTerm 15</b>	15 Years (And then premiums increase annually to age 95)	Yes	20-70, age nearest  20-65 WA only	Band 1: \$100,000-\$249,999 Band 2: \$250,000-\$999,9999 Band 3: \$1,000,000 & up	\$100,000	Perf Plus NT - Standard T	Waiver of Premium, Term Rider, Accidental Death Benefit	<b>ALL Except:</b> NY  <i>Call for Details #09-191</i>	Call for Details  #09-191
<b>OPTerm 20</b>	20 Years (And then premiums increase annually to age 95)	Yes	20-70 age nearest, NT 20-65 Tobacco  20-60 WA only 20-60 OR Only	Band 1: \$100,000-\$249,999 Band 2: \$250,000-\$999,9999 Band 3: \$1,000,000 & up	\$100,000	Perf Plus NT - Standard T	Waiver of Premium, Term Rider, Accidental Death Benefit	<b>ALL Except:</b> NY  <i>Call for Details #09-191</i>	Call for Details  #09-191

Term Life	Level Premium Period	Renewable/Convertible	Issue Ages	Banding Amounts	Min Face Amount	Under Writing Classes	Riders and Benefits	State Availability	Commission	
<b>Banner Life Insurance Company Ratings: AM Best 'A+'</b>										
					<b>Rate Book Updated On: 7/5/2017</b>			<b>Rate Effective: 7/5/2017</b>		
<b>OPTerm 30</b>	30 Years (And then premiums increase annually to age 95)	Yes	20-25, age nearest, non-tobacco  20-50 age nearest, tobacco  20-50 WA& OR	Band 1: \$100,000-\$249,999  Band 2: \$250,000-\$999,999  Band 3: \$1,000,000 & up	\$100,000	Perf Plus NT - Standard T	Waiver of Premium, Term Rider, Accidental Death Benefit	<b>ALL Except: NY</b>  <i>Call for Details #09-191</i>	Call for Details  #09-191	
<b>TransAmerica Life Insurance Company Ratings: AM Best 'A+'</b>										
					<b>Rate Book Updated On: 7/5/2017</b>			<b>Rate Effective: 7/5/2017</b>		
<b>Trendsetter LB (Living Benefits) 10</b>	10 Years	Yes	18-80, age nearest birthday	Band 1: \$50,000 - \$99,999 (Non-Med) Band 2: \$100,000 - \$249,000 (Non-Med to age 60) Band 3: \$250,000 - \$499,999 (Fully Underwritten) Band 4: \$500,000 - \$999,999 (Fully Underwritten)	\$25,000	Perferred Plus - Standard S	Chronic Illness, Accelerated Death Benefits, Critical Illness Accelerated Death Benefits, Terminal Illness Acceralted Death Benefits, Waiver of Premium, Children's Insurance, Accidental Indemnity, Monthly Disabiliy Income	<b>All Except: MA, NY</b>	Yr 1 80%  Renewals 3.5%	
<b>Trendsetter LB (Living Benefits) 15</b>	15 Years	Yes	18-75 Non Smoker (NS), 18-73 Smoker (S), age nearest birthday	Band 1: \$50,000 - \$99,999 (Non-Med) Band 2: \$100,000 - \$249,000 (Non-Med to age 60) Band 3: \$250,000 - \$499,999 (Fully Underwritten) Band 4: \$500,000 - \$999,999 (Fully Underwritten)	\$25,000	Perferred Plus - Standard S	Chronic Illness, Accelerated Death Benefits, Critical Illness Accelerated Death Benefits, Terminal Illness Acceralted Death Benefits, Waiver of Premium, Children's Insurance, Accidental Indemnity, Monthly Disabiliy Income	<b>All Except: MA, NY</b>	Yr 1 90%  Renewals 3.5%	
<b>Trendsetter LB (Living Benefits) 20</b>	20 Years	Yes	18-70 Non Smoker (NS), 18-65 Smoker (S), age nearest birthday	Band 1: \$50,000 - \$99,999 (Non-Med) Band 2: \$100,000 - \$249,000 (Non-Med to age 60) Band 3: \$250,000 - \$499,999 (Fully Underwritten) Band 4: \$500,000 - \$999,999 (Fully Underwritten)	\$25,000	Perferred Plus - Standard S	Chronic Illness, Accelerated Death Benefits, Critical Illness Accelerated Death Benefits, Terminal Illness Acceralted Death Benefits, Waiver of Premium, Children's Insurance, Accidental Indemnity, Monthly Disabiliy Income	<b>All Except: MA, NY</b>	Yr 1 95%  Renewals 3.5%	
<b>Trendsetter LB (Living Benefits) 25</b>	25 Years	Yes	18-63 Non Smoker (NS), 18-57 Smoker (S), age nearest birthday	Band 1: \$50,000 - \$99,999 (Non-Med) Band 2: \$100,000 - \$249,000 (Non-Med to age 60) Band 3: \$250,000 - \$499,999 (Fully Underwritten) Band 4: \$500,000 - \$999,999 (Fully Underwritten)	\$25,000	Perferred Plus - Standard S	Chronic Illness, Accelerated Death Benefits, Critical Illness Accelerated Death Benefits, Terminal Illness Acceralted Death Benefits, Waiver of Premium, Children's Insurance, Accidental Indemnity, Monthly Disabiliy Income	<b>All Except: MA, NY</b>	Yr 1 95%  Renewals 3.5%	
<b>Trendsetter LB (Living Benefits) 30</b>	30 Years	Yes	18-58 Non Smoker (NS), 18-53 Smoker (S), age nearest birthday	Band 1: \$50,000 - \$99,999 (Non-Med) Band 2: \$100,000 - \$249,000 (Non-Med to age 60) Band 3: \$250,000 - \$499,999 (Fully Underwritten) Band 4: \$500,000 - \$999,999 (Fully Underwritten)	\$25,000	Perferred Plus - Standard S	Chronic Illness, Accelerated Death Benefits, Critical Illness Accelerated Death Benefits, Terminal Illness Acceralted Death Benefits, Waiver of Premium, Children's Insurance, Accidental Indemnity, Monthly Disabiliy Income	<b>All Except: MA, NY</b>	Yr 1 95%  Renewals 3.5%	



Whole Life	Issue Ages	Banding Amounts	Min Face Amount	Under Writing Classes	Dividend Options	Riders and Benefits	State Availability	Commission
Assurity Life Insurance Ratings: A.M. Best 'A-'			Rate Book Updated on: 7/5/2017			Rate Effective: 7/5/2017		
<b>LifeScope Whole Life</b>  IL0880	0-85, age last birthday	\$10,000 - \$74,999 \$100,000 - \$149,999 \$150,000 +	\$10,000 \$100,000 Pref NT & T	Pref Plus NT - Standard T	Paid In Cash, Paid-Up Additions, Accumulate at Interest, Reduce Premiums/Cash, Reduce Premiums/Paid-Up Additions	Exchange Privilege, Accelerated Benefits, Accident Only Disability Income, Accidental Death Benefit, Children's Term Insurance, Critical Illness Benefit, Disability Waiver of Premium, Other Insured Term Rider, Benefit, Level Term Insurance Benefit, Monthly Disability Income, Protected Insurability Benefit, Value Enhancement	<b>All Except:</b> MN, NY  WA-min face \$25,000	Yr 1 70% Yrs 2-10 7.5% Yrs 11+ 1.5%
Minnesota Life Insurance Ratings: A.M. Best 'A-'			Rate Book Updated on: 7/5/2017			Rate Effective: 7/5/2017		
<b>Secure Accumulator Whole Life</b>	0-90, age nearest	N/A	\$10,000 \$100,000 ages 56-90	Pref Select NT - Special Risk T	Accumulation at Interest, Cash, Loan Repayment, Loan Repayment with Balance to Paid-Up Additions, Paid-Up Additions, Reduce Premium with Balance to Cash, Reduce Premium with Balance to Paid-Up Additions	Accelerated Death Benefit Agreement, Children's Term Agreement, Guaranteed Insurability Option, Premium Deposit Account Agreement, Single Premium Paid Up Additional Insurance Agreement, Waiver of Premium Agreement, Flexible Term Agreement	<b>All Except:</b> NY	90%
<b>Secure Protector Whole Life</b>	0-90, age nearest	N/A	\$10,000 ages 0-15 \$25,000 ages 16-55 \$50,000 ages 56-69 \$100,000 ages 70-90	Pref Select NT - Special Risk T	Accumulation at Interest, Cash, Loan Repayment, Loan Repayment with Balance to Paid-Up Additions, Paid-Up Additions, Reduce Premium with Balance to Cash, Reduce Premium with Balance to Paid-Up Additions	Accelerated Death Benefit Agreement, Children's Term Agreement, Guaranteed Insurability Option, Premium Deposit Account Agreement, Single Premium Paid Up Additional Insurance Agreement, Waiver of Premium Agreement, Flexible Term Agreement	<b>All Except:</b> NY	90%
Assurity Life Insurance Ratings: A.M. Best 'A-'			Rate Book Updated on: 7/5/2017			Rate Effective: 7/5/2017		
<b>LifeScope Simplified Life</b>  Level Benefit Whole Life IL601	6 months - 80, age last	Full Death Benefit is provided from the first day	\$10,000-\$50,000 ages 0-19 \$5,000-\$50,000 ages 0-19 \$5,000-\$50,000 ages 20-65 \$5,000-\$50,000 ages 66-80	Select Non-Tobacco  Tobacco	Non Participating	N/A	<b>All Except:</b> NY  WA-min face \$25,000	Yr 1 80% Yr 2 10% Call for additional years
Mutual Trust Life			Rate Book Updated on: 7/5/2017			Rate Effective: 7/5/2017		
<b>Horizon Value</b>	0-75	N/A	\$25,000 - \$50,000 +	Preferred Non Tobacco - Special Risk	Cash, Reduce Premium, Paid-Up Additions, Accumulation with Interest, Purchase One Year Term, Maximum Accumulation Dividend	Accelerated Death Benefit, Accidental Death Benefit, Waiver of Premium Benefit, Child Rider, Disability Benefit Rider, Flex Pay PUAR, Guarantee Purchase Option, 7 and 15 Year Term Rider, Waiver of Premium 2 Year and 5 Year Own Occupation	<b>All Except:</b> NY	Yr 1 90% Yr 2-10 5.42% Yr 11+ 1.45%
Security Mutual			Rate Book Updated on: 7/5/2017			Rate Effective: 7/5/2017		
<b>Security Designer LPL 121</b>	18-80	N/A	\$10,000	Preferred Non Tobacco - Special Risk	Cash, Reduce Premium, Paid-Up Additions, Accumulate at Interest, Purchase One Year Term Additions	Enhanced Paid-Up Additions Rider, Combo Rider, Level Term Rider, Chronic Illness Benefit Rider, Living Benefits Rider, Flexible Premium Deferred Annuity Rider, Accidental Death Benefit	<b>All States</b>	Yr 1 55% Yr 3-4 7.5% Yr 5-15 2%

Simplified Whole Life	Issue Ages	Issue Amounts	Benefit Schedule	Underwriting Classes	Dividend Options	Riders and Benefits	State Availability	Commission
Assurity Life Insurance Ratings: AM Best 'A-'			Rate Book Updated on: 7/5/2017			Rate Effective: 7/5/2017		
<b>LifeScope Simplified Life</b>	40-80 age last birthday	\$5,000 - \$35,000 ages 40 - 65	40% of Face Amount During Policy Yr 1	Select Non Tobacco	Non Participating	N/A	All Except: NC, NY, WA, WV	Yr 1 80%
<i>Graded Benefit Whole Life</i> IL602		\$5,000 -	75% During Yr 2 for Non Accidental Deaths <i>May vary by state</i>	Tobacco				Yr 2 10%
<b>LifeScope Simplified Life</b>	40-80 age last birthday	\$5,000 - \$25,000	110% of Annual Premium During Policy Yr 1	Select Non Tobacco	Non Participating	N/A	All Except: AR, MA, MN, MO, NC, NY, NV, PA, WA, WV	Yr 1 70%
<i>Modified Whole Benefit</i> IL603			220% of Annual Premium During Policy Yr 2 for Non Accidental Deaths <i>May vary by state</i>	Tobacco				Yr 2 5%
Great Western Insurance Ratings: AM Best 'B++'			Rate Book Updated on: 7/5/2017			Rate Effective: 7/5/2017		
<b>Assurance Plus Whole Life</b>	40-80	\$1,000 - \$40,000	120% of Face Amount	3 Medical Questions, Physicians Name and Contact Information	Non Participating	Accelerated Death Benefit Rider, Spousal Bonus, Child/Grandchild	All Except: AK, CT, HI, NY	Yr 1 100%
								Yr 2-10 5.5%
								<i>Chargeback Upon Death First 9 Months 100%</i>

Simplified Whole Life	Issue Ages	Issue Amounts	Benefit Schedule	Underwriting Classes	Dividend Options	Riders and Benefits	State Availability	Commission
Gerber Life Insurance Ratings: AM Best 'A'			Rate Book Updated on: 7/5/2017			Rate Effective: 7/5/2017		
<b>GLIC Guaranteed Life Product</b>	50-80	\$5,000 - \$25,000	Graded Death Benefit in the First 2 Policy Years. During Graded Period, Non Accidental DB Equals Return of Premium Paid Plus 10% of Accidental DB at Any Time Equals Full Face Amount	Guaranteed Issue	Non Participating	N/A	All Except: AR, MT	60%
								Chargeback Upon Death
								1st Year 100%      2nd Year 50%
Great Western Insurance Ratings: AM Best 'B++'			Rate Book Updated on: 7/5/2017			Rate Effective: 7/5/2017		
<b>Guaranteed Assurance Whole Life</b>	40-80	\$1,000 - \$40,000	Graded Death Benefit in the First 2 Policy Years. During Graded Period, Non Accidental DB Equals 110% of Premiums Paid, Accidental DB at Any Time Equals Full Face Amount	Guaranteed Issue	Non Participating	Spousal Bonus, Child/Grandchild	All Except: AK, CT, HI, NY	Yr 1 60%
								Yr 2-10 4.5%
								Chargeback Upon Death Months 100%      First 9
Kemper Life and Health Insurance Ratings: AM Best 'A-'			Rate Book Updated on: 7/5/2017			Rate Effective: 7/5/2017		
<b>Guaranteed Issue Whole Life</b>	40-80	\$5,000 - \$25,000	Graded Death Benefit in the First 2 Policy Years. During Graded Period, Non Accidental DB Equals 120% of Premiums Paid, Accidental DB at Any Time Equals Full Face Amount	Guaranteed Issue	Non Participating	N/A	All Except: MT, NY	Yr 1 55%
								Yr 2-10 4.5%
								Chargeback Upon Death 1-6 Months 100% 7-12 Months 75%