

NON QUALIFIED FUNDS	Assurity A-	Baltimore Life B++	Baltimore Life B++	Equitrust B++		ELCO B	Gleaner A-	Lincoln Financial A+	Lincoln Financial A+	Minnesota Life A+	Mutual Trust Life A	National Western Life Insurance Company® A	Oxford Life® A-	One America/ State Life A+	Sagcor A-	US Alliance	
	Whole Life	Whole Life	Whole Life	Indexed Life	Indexed Life	SPWL	Whole Life	Universal Life	Universal Life	Universal Life	Par Whole Life	EIUL	Whole Life	Whole Life	EIUL	Whole Life	
Type	No	No	No	No	5%	No	No	No	No	No	No	No	No	No	No	No	Yes
Premium Bonus	No	No	No	No	5%	No	No	No	No	No	No	No	No	No	No	No	Yes
Return of Premium	No	No	No	No	Yes	No	No	Yes	80% (Basic) or 100% (Vested) year 6	Yr 1 - 80% Yr 2 - 84% Yr 3 - 88% Yr 4 - 92% Yr 5 - 96% Yr 6 - 100%	No	Yes*	Yes	Yes	Yes	No	
Payment Options	Single	Single	Single	Single	Single	Single	Single	Single, 3, 5, 7 or 10	Single, 3, 5, 7 or 10	Single	Single	Single, 5 or 10 pay	Single	Single	Single	Single	
Issue Ages	15 days to age 69	60-80	50-85	45-80	45-80	6 months to age 80	0-85	30-70	40-70	40-75	0-85	Single and 5 Pay 45-85 10 Pay 45-80	55-80	Single 35-80 Joint 35-80	18 to 85	50 to 85	
Minimum Premium	\$10,000 DB	\$5,000	\$5,000 Premium	\$10,000	\$10,000	Amount to buy \$5,000 D.B	\$10,000 Face amount	75000 -2 Yr CCBR \$115,000 - 3 Yr CCBR	\$50,000	\$50,000 Face Amount	\$5,000 Face amount	\$25,000 D. B.	\$30,000 Death Benefit	\$10,000	\$5,000	\$5,000	
Maximum Premium	Call H.O.	Call H.O.	NAR 50-80 \$250,000 Level 1 NAR 81-85 \$150,000 Level 1 NAR 50-80 \$200,000 Level 2 NAR 81-85 \$130,000 Level 2 HO Approval Premiums >\$500K	Maximum premium to purchase \$750,000 death benefit	Maximum premium to purchase \$750,000 death benefit	\$300,000 Net Amount at Risk	None H.O. Approval	\$500,000 for the 2 year CCBR \$750,000 for the 3 year CCBR Monthly max \$20,833	\$500,000 for the 2 year LABR \$750,000 for the 3 year LABR	\$500,000 Max 2 Yr initial \$750,000 3 Yr initial LTC period	\$500,000	45-55 NAR is \$700,000 Max 56-75 NAR is \$450,000 Max 76+ NAR is \$200,000 Max	See Max Face	1,500,000 D.B.	>\$500,000 HO Approval	None H.O. Approval	
Free Withdrawals	Yes	No	No	5% of Accum. Value yearly after year 1	5% of Accum. Value yearly after year 1	No	No	1 per year (Min. \$100/ Max. 90% of Cash Surr. Value)	1 per year (Min. \$500/ Max. Cash Surr. Value- \$500)	Loan at 4%	No	10% after year 1	No	NA	Yes Min. \$499	No	
Terminal Illness	Up to \$250K lump sum	75% of D. B. Lump Sum \$250 Admin charge	90% of D. B. Lump Sum \$250 administrative charge	95% of D. B. lump sum with \$250 administrative charge	95% of D. B. lump sum with \$250 administrative charge	90% of DB not to exceed \$300,000	Less than 12 months to live Min. \$2,500 Max 50% of D. B. not exceeding \$100,000 For all issue ages (One time payout)	NA	NA	NA	1/2 of DB up to Max of \$250,000 < 12 months to live. Single or modal payout.	Lesser of 75% of D. B. Lump Sum or \$250,000	75% of the DB not to exceed \$100K	NA	Yes	90% of D. B. Lump Sum \$250 administrative charge	
Nursing Care 90 Day Elim.	Up to \$250K Mo. Benefit	90% of D. B. Lump Sum \$250 administrative charge	90% of D. B. Lump Sum \$250 administrative charge	85% of D. B. Lump sum or Monthly over 3 years with \$250 charge	85% of D. B. Lump sum or Monthly over 3 years with \$250 charge	75% of DB not to exceed \$300,000 on Standard Issue Only	Min. \$2,500 Max 25% of D. B. not exceeding \$100,000 For issue ages 0-70 (One time payout)	Yes	Yes	2 or 3 Yr Initial 2 or 4 Yr Extension (Indemnity type)	NA	Based on the DEATH BENEFIT and payable to a minimum of \$12,500.	Less than 5 years is 1% of the DB not to exceed \$4,000. If longer than 5 years is 3% of the DB not to exceed \$4,000.	2% (Standard) , 3% or 4% (available with additional premium)of D.B.	Yes	Yes	
Chronic Care/Home Health Care (2 of 6 ADL's)*	Up to \$250K Mo. Benefit	80% of D. B. Lump Sum \$250 administrative charge	80% of D. B. Lump Sum \$250 administrative charge	75% of D. B. Lump sum or Monthly over 5 years with \$250 administrative charge	75% of D. B. Lump sum or Monthly over 5 years with \$250 administrative charge	50% of DB not to exceed \$300,000 on Standard Issue Only	Min. \$2,500 Max 25% of D. B. not exceeding \$50,000 For issue ages 0-70 (Up to 3 ann. Payout with total max. of \$100,000)	Yes	Yes	Yes	Accelerates 24% of DB annual with min. face amount fo \$50,000. Single or modal payout. \$240,000 max payout annually.	Based on the DEATH BENEFIT and payable to a minimum of \$12,500.	1% of the DB with a \$2,000 max.	2% (Standard) , 3% or 4% (available with additional premium)of D.B.	Yes	Yes	
Underwriting	Through Table 16	Table 4	Table 4 Standard Table 8 Substandard	Table 4 Standard	Table 4 Standard	Table 2 Standard Up to Table 6 Substandard	Table 4 Max	Table 4	Table 4	Simplified	Fully Underwritten	Table 5		Table 4	Table 6	Simplified	
Phone Interview	UW Discretion	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	YES	Yes	Yes - Electronic interview is a alternative option	Yes or Paramed	Yes	Yes	
Non Medically UW	15 Days to age 60 - \$400K Age 61-85 \$450K	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	NO	Yes	Yes	Yes or Paramed	No	Yes	
Average Turnaround	Varies 10 days+	Immediate Issue	Immediate Issue	Point of Sale	Point of sale	1 week		1 week	1 week	1 week	1 week	Instant Decision	24-48 hours	UA	Ref To UW	Point of Sale	
Commissions	10%	Ages 60-74 11.5% Ages 75-80 9.5%	Ages 50-80 10.5% Ages 81-85 5.25%	Ages 45-75 9% Ages 76-80 8.5%	Ages 45-75 8% Ages 76-80 7.5% Ages 81-85 5.5%	Ages 0-70 10% Ages 71-80 8.5%		40% of target, 1% excess	6%		6%	3% - 11%**	Ages: 55-75, 10% Age 76: 9.25% Age 77: 8.5% Age 78: 7.75% Age 79: 7% Age 80: 6.25%	8%	18-80 9% 81-85 6.5%	50-80 10% 81-85 6.5%	
2nd to Die	No	No	No	No	No	No	NA	NA	NA	NA	NO	No	No	Yes	No	No	
Maturity Age	121	100	100	121	121	121	100	121	121	121	121	121	121	121	121	121	

UPDATED 09/15/20

* Rider not available in all states. Single Pay only.
** Based on Level 3 agent contract for Single Pay and varies by age.

* May not be approved by all carriers in all states
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QUALIFIED FUNDS	Baltimore Life B++	National Western Life Insurance Company® A	One America/ State Life A+
	Generation Legacy	NWL Lifetime Returns Solution®	Asset Care III
Type	Whole Life	EIUL	Whole Life
Premium Bonus	No	No	No
Return of Premium	No	No	Yes
Payment Options	7 Pay Ages 75-80 10 Pay ages 60-74	Single, 5 or 10 pay	Single
Issue Ages	7 Pay Ages 75-80 10 Pay ages 60-74	5-Pay 45-85 10-Pay 45-80	Single 59 1/2 - 80 Joint 59 1/2 - 80
Minimum Premium	\$5,000 SPIA Premium	\$25,000 Min. D. B.	\$20,000 Min. Prem.
Maximum Premium	Maximum SPIA premium that purchases up to a \$450,000 Death Benefit	45-55 NAR is \$550,000 Max 56-75 NAR is \$300,000 Max 76+ NAR is \$200,000 Max	NA
Free Withdrawals	NA	10% after year 1	10% From Annuity
Terminal Illness-During SPIA Payout	Up to 75% of the policy up to \$250,000 Maximum.	Lesser of 75% of D. B. Lump Sum or \$250,000 -	Yes
Terminal Illness-After SPIA Payout	Up to 75% of the policy up to \$250,000 Maximum.	Lesser of 75% of D. B. Lump Sum or \$250,000 -	NA
Nursing Care 90 Day Elim.	Up to 50% of D. B. Lump Sum up to a maximum of \$250,000	NA	2% (Standard) , 3% or 4% (available with additional premium)of D.B.
Chronic Care/Home Health Care (2 of 6 ADL's)	Up to 50% of D. B. Lump Sum up to a maximum of \$250,001	NA	2% (Standard) , 3% or 4% (available with additional premium)of D.B.
Underwriting	Table 4 Standard	Table 5	Table 4
Phone Interview	Yes	Yes	Yes or Paramed
Non Medically UW	Yes	Yes	Yes or Paramed
Average Turnaround	Immediate Issue	Instant Decision	UA
Commissions	Ages: 60-74 11.5% Ages: 75-80 9.5%	4.5%-11%**	6.5%
2nd to Die	No	No	Yes
Policy Fee	\$0	\$0	UA
Maturity Age	100	121	121

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** Based on Level 3 agent contract for Single Pay and varies by age.

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