

NON QUALIFIED FUNDS	Assurity A-	Baltimore Life B++	Baltimore Life B++	Lincoln Financial A+	Lincoln Financial A+	Minnesota Life A+	National Western Life Insurance Company® A	Oxford Life® A-	One America/ State Life A+	Sagicor A-	Unity B++	Unity B++
		Generation Legacy	Single Premium Whole Life	MoneyGuard Reserve NY	MoneyGuard III	Secure Care	NWL Lifetime Returns Select®	Prosperity Select	Asset Care I	Wealth Care	IRR Funeral Trust	Estate Trust
Type	Whole Life	Whole Life	Whole Life	Universal Life	Universal Life	Universal Life	EIUL	Whole Life	Whole Life	EIUL	Whole Life	Whole Life
Premium Bonus	No	No	No	No	No	No	No	No	No	No	No	No
Return of Premium	No	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%	Yes*	Yes	Yes	Yes	No	No
Payment Options	Single	Single	Single	Single, 3, 5, 7 or 10	Single, 3, 5, 7 or 10	Single	Single, 5 or 10 pay	Single	Single	Single	Single, 1,3,5 Pay	Single Pay
Issue Ages	15 days to age 69	60-80	50-85	30-70	40-70	40-75	Single and 5 Pay 45-85 10 Pay 45-80	55-80	Singe 35-70 Joint 35-70	18 to 85	Ages 10-99	Ages 50-90
Minimum Premium	\$10,000 DB	\$5,000	\$5,000 Premium	75000 -2 Yr CCBR \$115,000 - 3 Yr CCBR	\$50,000	\$50,000 Face Amount	\$25,000 D. B.	\$30,000 Death Benefit	\$10,000	\$5,000	\$500	\$2,000
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	\$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	45-55 NAR is \$700,000 Max 56-75 NAR is \$450,000 Max 76+ NAR is \$100,000 Max	See Max Face	1,500,000 D.B.	>\$500,000 HO Approval	\$15,000	\$85,000
Free Withdrawals	Yes	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%	10% after year 1	No	NA	Yes Min. \$499	No	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	NA	NA	NA	Lesser of 75% of D. B. Lump Sum or \$250,000	75% of the DB not to exceed \$100K	NA	Yes	No	No
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	Yes	Yes	2 or 3 Yr Initial 2 or 4 Yr Extension (Indemnity type)	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	No	No
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	Yes	Yes	Yes	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	NO	NO
Underwriting	Through Table 16	Table 4	Table 4 Standard Table 8 Substandard	Table 4	Table 4	Simplified	Table 5		Table 4	Table 6	Guarantee	Guarantee
Phone Interview	UW Discretion	Yes	Yes	Yes	Yes	Yes	Yes	Yes - Electronic interview is a alternative option	Yes or Paramed	Yes	No	No
Non Medically UW	15 Days to age 60 - \$400K Age 61-85 \$450K	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes or Paramed	No	No	No
Average Turnaround	Varies 10 days+	Immediate Issue	Immediate Issue	1 week	1 week	1 week	Instant Decision	24-48 hours	UA	Ref To UW	24-48 Hours	24-48 Hours
Commissions	10%	Ages 60-74 (14%) Ages 75-80 (12%)	Ages: 50-80 (14%) Ages: 81-85 (7%)	40% of target, 1% excess	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%	Ages 18-75: 11% Age 76: 10.25% Age 77: 9.5% Age 78: 8.75% Age 79: 8% Age 80: 7.25% Age 81: 6.5% Age 82: 5.75% Age 83: 5% Age 84: 4.25% Age 85: 3.5%	1,3,5 Pay please see commission schedule	Ages 25-50: 10.5% Age51-60:11.50% Age 61-65: 12.00% Age 66-70: 11.50% Age 71-75: 12.65% Age 76-80: 9.35% Age 81-85: 4.40% Age 86-90: 3.30% Age 91-99: .55% Age 71-75: 8.50% Age 76-80: 7.00% Age 81-85: 3.00% Age 86-90:2.50 Age91-99: 0%
2nd to Die	No	No	No	NA	NA	NA	No	No	Yes	No	No	No
Maturity Age	121	100	100	121	121	121	121	121	121	121	100	100

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* 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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	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 - 70 Joint 59 1/2 - 70
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 \$100,000 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 Parned
Non Medically UW	Yes	Yes	Yes or Parned
Average Turnaround	Immediate Issue	Instant Decision	UA
Commissions	Ages: 60-74 (14%) Ages: 75-80 (12%)	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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