

NON QUALIFIED FUNDS	Assurity A-	Baltimore Life B++	Baltimore Life B++	Homesteaders A-	Lincoln Financial A+	Securian A+	National Guardian Life A	National Guardian Life A	National Western Life Insurance Company® A	Oxford Life® A-	One America/ State Life A+	Sagicor A-	Unity B++	Unity B++
	Single Premium Whole Life	Generation Legacy	Single Premium Whole Life	Beneficiary Liquidity Plan	MoneyGuard Fixed Advantage	Secure Care	AssetGuard Estate Planning Trust	AssetGuard Funeral Expense Trust	NWL Lifetime Returns Select®	Prosperity Select	Asset Care	Wealth Care	IRR Funeral Trust	Estate Trust
Type	Whole Life	Whole Life	Whole Life	Guaranteed Issue	Universal Life	Universal Life	Whole Life	Whole Life	FIUL	Whole Life	Whole Life	FIUL	Whole Life	Whole Life
Premium Bonus	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Return of Premium	No	No	No	No	Basic: 70% (Vested) Year 1: 70% Year 2: 75% Year3: 80% Year 4: 86% Year 5: 94% Year 6: 100%	Yr 1 - 80% Yr 2 - 84% Yr 3 - 88% Yr 4 - 92% Yr 5 - 96% Yr 6 - 100%	No	No	Yes (Single pay only)	Yes 100% Day 1	Yes	Yes	No	No
Payment Options	Single	Single	Single	Single	Single, 10 pay, or up to age 82	Single, 5,7,10 or 15 pay	Single	Single	Single, 5 or 10 pay	Single	Single	Single	Single, 1,3,5 Pay	Single Pay
Issue Ages	15 days - 85 years (age of last birthday)	60-74: 10 pay 75-80:7pay	50-85	0-90	40-79	40-75	0-99	0-99	Single and 5 Pay 45-85 10 Pay 45-80	55-80	35-80	Preferred 18 - 85 Standard 18 - 80	Ages 10-99	Ages 10-99
Minimum Premium	\$10k for Ages 15 day - 54 years \$5k for Ages 55- 85 years	\$5,000	\$5,000 Premium	\$2,500	\$50,000	\$50,000 Death Benefit	\$2,500 Death Benefit	\$2,500 Death Benefit	\$25,000 Death Benefit	\$30,000 Death Benefit	\$50,000 DB	\$5,000	\$500	\$500
Maximum Premium	No Limit	\$450k	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	\$100k \$135k with approval	\$500,000 for the 2 year LABR \$750,000 for the 3 year LABR	\$500,000 Death Benefit	\$100,00 Death Benefit	\$15,000 Premium	45-75 NAR is \$750,000 Max 76-80 NAR is \$200,000 Max 81-85 NAR is \$100,000 Max	Based off issue age	\$1mil DB	None	\$17,500	\$85,000
Free Withdrawals	Yes	No	No	No	1 per year (Min. \$500/ Max. Cash Surr. Value- \$500)	No	No	No	Up to 10% after year 1 (minimum \$200)	No	No	No	No	No
Terminal Illness	Up to \$500k w/ at least \$10k of D.B remaining	75% of D.B. \$100 fee w/ 8% lein of acclerated amount	90% of D. B. Lump Sum \$250 administrative charge	No	No	No	No	No	Lesser of 75% of DB or \$250,000	75% of the DB not to exceed \$100K	No	Yes	No	No
Nursing Care 90 Day Elim.	Yes	50% of D.B. \$100 fee w/ 8% lein of acclerated amount	90% of D. B. Lump Sum \$250 administrative charge	No	Yes	Yes	No	No	Yes	Only for AR,AZ, DE, DC & ND	Yes	Yes	No	No
Chronic Care/Home Health Care (2 of 6 ADL's)*	Up to D.B. but no more than \$500k w/ at least \$10k of D.B remaining	50% of D. B. \$100 fee w/ 8% lein of acclerated amount	80% of D. B. Lump Sum \$250 administrative charge	No	Yes	2 or 3 Yr Initial 2 or 4 Yr Extension (Indemnity type)	No	No	Max benefit is the lesser of either 24% of the DB per year or \$120k; or the lesser of 2% of DB per month or \$10k.	1% of the DB with a \$2,000 max.	Max \$40k base Max \$20k COB w/out inflation	Yes	No	No
Underwriting	Through Table 16	Table 4	Table 4 Standard Table 8 Substandard	Guaranteed	Standard or Couples	NT Standard/Couple or Tobacco Standard/Couple	Guaranteed	Guaranteed	Table 5	Preferred: Non-Tobacco Standard: Tobacco	Preferred: Non/Tobacco T1-4 Standard: T5, 6 and 8	Preferred Non/Tobacco to T4 Standard Non/Tobacco to T6	Guaranteed	Guaranteed
Phone Interview	Yes if full app is not completed	Yes	Yes	No	Yes	Yes	No	No	No	Yes - Electronic interview is a alternative option	Yes w/ expedited UW	No for Accelewriting	No	No
Non Medically UW	15 Days to age 60: \$400K Age 61-85: \$450K	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No
Average Turnaround	2-3 weeks	Immediate Issue	Immediate Issue	2-3 days	1 week	1 week	48 hours	48 hours	Instant Decision	24-48 hours	Based on UW	Accelewriting: instant Traditional: based on 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%)	Ages: 0-75 (10%) Ages: 76-80 (7.5%) Ages: 81-85 (5%) Ages 86-90 (2.5%)	6%	6.5%	Please see comission schedule	Please see comission schedule	4% - 11% Please see comission schedule	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%	Ages 10 -65 16.5% Age 66-70: 14.85% Age 71-75: 12.65% Age 76-80: 9.35% Age 81-85: 4.40% Age 86-90: 3.30% Age 91-99: 55% 1,3,5 Pay please see comission schedule	Ages 25-50: 10.5% Age51-60:11.50% Age 61-65: 12.00% Age 66-70: 11.50% 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	Spouse Option	No	No	No	No	No	No	No	No	Yes	No	No	No
Maturity Age	121	100	100	121	121	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
Type	Whole Life	FIUL	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 or Joint 59 1/2 - 80
Minimum Premium	\$5,000 SPIA Premium	\$25,000 Min. D. B.	\$50k D.B.
Maximum Premium	\$450,000 Death Benefit	45-75 NAR is \$550,000 Max 76-80 NAR is \$300,000 Max 81-85 NAR is \$100,000 Max	\$1mil D.B.
Free Withdrawals	No	10% after year 1	10% From Annuity
Terminal Illness-During SPIA Payout	Up to 75% of the policy up to \$250k Maximum.	Lesser of 75% of D. B. Lump Sum or \$250k	Yes
Terminal Illness-After SPIA Payout	Up to 75% of the policy up to \$250k Maximum.	Lesser of 75% of D. B. Lump Sum or \$250k	No
Nursing Care 90 Day Elim.	Up to 50% of D. B. Lump Sum up to a maximum of \$250k	Yes	Yes
Chronic Care/Home Health Care (2 of 6 ADL's)	Up to 50% of D. B. Lump Sum up to a maximum of \$250k	Lesser of either 24% of the D.B. per year or \$120k; or the lesser of 2% of D.B. per month or \$10k	Yes
Underwriting	Table 4 Standard	Table 5	Table 4
Phone Interview	Yes	No	Yes or Paramed
Non Medically UW	Yes	Yes	Yes or Paramed
Average Turnaround	Immediate Issue	Instant Decision	Based on UW
Commissions	Ages: 60-74 (14%) Ages: 75-80 (12%)	4%-11% Please see commission schedule	8.0%
2nd to Die	Spouse Option	No	Yes
Policy Fee	\$0	\$0	\$0
Maturity Age	100	121	121

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relate to the most current version of the policy. This comparison provides a very brief description of some of the important features of these products; only actual policies can provide detailed and exact

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