

NON QUALIFIED

	Assurity A-	Baltimore Life B++	EquiTrust B++		ELCO B	Gleaner A-	Liberty Bankers B++	Lincoln Financial A+
		Secure Solutions	Growth SuiteLife	Secure SuiteLife	Platinum Eagle	Endurance Life	Liberty Legacy	MoneyGuard Reserve NY
Type	Whole Life	Whole Life	Indexed Life	Indexed Life	SPWL	Whole Life	Whole Life	Universal Life
Premium Bonus	No	No	No	5%	No	No	No	No
Return of Premium	No	No	No	Graded over 4 years	No	No	No	Yes
Payment Options	Single	Single	Single	Single	Single	Single	Single	Single, 3, 5, 7 or 10
Issue Ages	15 days to age 85	50-85	45-80	45-85	6 months to age 95	0-85	50-80	30-80
Minimum Premium	\$5,000 DB	\$5,000 Premium	\$25,000	\$10,000	Amount to buy \$5,000 D.B	\$10,000 Face amount	\$20,000	75000 -2 Yr CCBR \$115,000 - 3 Yr CCBR
Maximum Premium	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	\$500,000 for the 2 year CCBR \$750,000 for the 3 year CCBR Monthly max \$20,833
Free Withdrawals	Yes	NA	10%	5% of Accum. Value yearly	No	No	Loan Max 7.4% rate	1 per year (Min. \$100/ Max. 90% of Cash Surr. Value)
Terminal Illness	Up to \$250K lump sum	95% 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)	< 12 months to live. Up to 80% of Death Benefit up to maximum of \$250,000	NA
Nursing Care 90 Day Elim.	Up to \$250K Mo. Benefit	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)	NA	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	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)	May not exceed the lesser of \$250,000 or 80% of the face amount.	Yes
Underwriting	Through Table 16	Table 4 Standard Table 8 Substandard	Table 4 Standard	Table 4 Standard	Table 2 Standard Up to Table 6 Substandard	Table 4 Max	Preferred Table 1-4 Standard Table 5-8	Table 4
Phone Interview	UW Discretion	Yes	Yes	yes	Yes		Yes	Yes
Non Medically UW	15 Days to age 60 - \$400K Age 61-85 \$450K	Yes	Yes	yes	Yes	No	Yes	Yes
Average Turnaround	Varies 10 days+	Immediate Issue	Point of sale	Point of sale	1 week		Point of Sale	
Commissions	10%	Ages: 50-80 14% Ages: 81-85 7%	Ages: 45-75 11% Ages 76-80 9%	Ages: 45-75 8% 76-80 7.5% 85 5.5% Ages: 81-	Ages: 0-70 10% Ages: 71-79 8.5% Ages 80-95 5%			40% of target, 1% excess
2nd to Die	No	No	No	No	No	NA	NA	NA
Maturity Age	121	100	121	121	121		121	

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Lincoln Financial A+	Minnesota Life A+	Mutual Trust Life A	National Western Life Insurance Company® A	North American A+	Oxford Life® A-	One America/State Life A+	Sagicor A-	Sagicor A-
MoneyGuard II	Secure Care	Legacy One	NWL Lifetime Returns Select®	Legacy Optimizer	Prosperity Select	Asset Care I	Gold Int. Sens. SPWL	Gold F. Ind. SPWL
Universal Life	Universal Life	Par Whole Life	EIUL	IUL	Whole Life	Whole Life	Whole Life	Whole Life
No	No	No	No	2% yrs 5-9 = 10%	No	No	No	10%
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 after year 5	Yes	Yes	Yes	Yes
Single, 3, 5, 7 or 10	Single	Single	Single, 5 or 10 pay	Single	Single	Single	Single	Single
40-79	40-75	0-85	10-Pay 45-80 Single Pay, 5-Pay 45-85	50-80	55-80	Singe 40-80 Joint 35-80	45 to 85	18-85
\$50,000	\$50,000 Face Amount	\$5,000 Face amount	\$25,000 D. B.	\$25,000	\$30,000 Death Benefit	\$10,000	\$5,000	\$5,000
\$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	NAR 45-75 \$250,000 NAR 76-85 \$150,000	\$150K ages 50-59 \$200K to age 85	See Max Face	1,500,000 D.B.	>\$500,000 HO Approval	>\$500,000 HO Approval
1 per year (Min. \$500/ Max. Cash Surr. Value-\$500)	Loan at 4%	No	10% after year 1	10% after year 1	No	NA	Yes Min. \$499	Yes Min. \$500
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 -	Min. of 10% of DB or \$100,000 up to Max. of 90% of DB or \$900,000	75% of the DB not to exceed \$100K	NA	Yes	Yes
Yes	2 or 3 Yr Initial or 4 Yr Extension (Indemnity type)	NA	2% of Face Amount at time of claim up to \$10,000 a mo., until Face Amount reduced to \$2,5000	Lesser of 5% of DB or \$50,000 yearly Maximum of 24% or \$240,000 yearly	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
Yes	Yes	Acclerates 24% of DB annual with min. face amount fo \$50,000. Single or modal payout. \$240,000 max payout annually.	2% of Face Amount at time of claim up to \$10,000 a mo., until Face Amount reduced to \$2,5000	Lesser of 5% of DB or \$50,000 yearly Maximum of 24% or \$240,000 yearly	1% of the DB with a \$2,000 max.	2% (Standard) , 3% or 4% (available with additional premium)of D.B.	Yes	Yes
Table 4	Simplified		Table 5	Table 4		Table 4	Table 4	Table 4
Yes	Yes		Yes	Yes	Yes - Electronic interview is a alternative option	Yes or Paramed	Yes	Yes
Yes	Yes		Yes	Yes	Yes	Yes or Paramed	Yes	Yes
			Instant Decision	Immediate Approval	24-48 hours	UA	Immediate	Immediate
6%			12%-4%**	7.50%	Ages: 50-75, 10% Age 76: 9.25% Age 77: 8.5% Age 78: 7.75% Age 79: 7% Age 80: 6.25%	8%	45-80 9% 81-85 6.5%	45-80 8% 81-85 6%
NA	NA		No	No	No	Yes	No	No
	121		121	120	121	121	121	121

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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 - 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	NAR 45-75 \$250,000 NAR 76-85 \$150,000	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			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)* During SPIA payout -EQuitTrust	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.
Chronic Care/Home Health Care (2 of 6 ADL's)* After SPIA payout-EquiTrust		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 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
		* Rider not available in all states. Single Pay only. ** Based on Level 3 agent contract for Single Pay and varies by age.	

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