

IAMS Inc.	Assurity A-	Baltimore Life B++	EquiTrust B++	EquiTrust B++	EquiTrust B++	EquiTrust B++	EquiTrust B++	ELCO B	Gleaner A-	Liberty Bankers B++
	Secure Solutions	Secure Solutions	Growth SuiteLife	Secure SuiteLife	WealthSure Life	WealthMax Bonus Life	WealthHorizon	Eagle 1	Endurance Life	Liberty Legacy
Type	Whole Life	Whole Life	Indexed Life	Indexed Life	Whole Life	SPIUL	SPIUL	SPWL	Whole Life	Whole Life
Premium Bonus	No	No	No	5%	No	Yes	No	No	No	No
Return of Premium	No	No	No	Graded Over 4 Years	No	Yes (12%)	No	No	No	No
Payment Options	Single	Single	Single	Single	Single	Single	Single	Single	Single	Single
Issue Ages	15 days to age 80	50-85	45-80	45-85	55-85	50-85	50-85	6 months to age 95	0-85	50-80
Minimum Premium	\$5,000 DB	\$5,000 Premium	\$25,000	\$10,000	\$10,000 without approval	\$10,000 without approval	\$10,000 without approval	Amount to buy \$5,000 D.B.	\$10,000 face amount	\$20,000
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	Max premium to purchase \$750,000 D.B.	Max premium to purchase \$750,000 D.B.	\$350,000 without approval	\$350,000 without approval	\$350,000 without approval	\$300,000 Net Amount at Risk	None H.O. Approval	\$500,000
Free Withdrawals	NA	NA	10%		5% of Accum. Value Yearly	5% of Accum. Value Yearly	5% of Accum. Value Yearly	No	No	Loan Max 7.4% Rate
Terminal Illness	Up to \$250k lump sum	95% of D.B. Lump Sum \$250 Administrative Charge	95% of D.B. Lump Sum \$250 Administrative Charge	95% of D.B. Lump Sum \$250 Administrative Charge	95% of D.B. Lump Sum \$250 Administrative Charge	95% of D.B. Lump Sum \$250 Administrative Charge	95% of D.B. Lump Sum \$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)	Less than 12 months to live Up to 80% of D.B. Max \$250,000
Nursing Care 90 Day Elim.	Up to \$250k Monthly 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	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	85% of D.B. Lump Sum or Monthly Over 3 Years with \$250 Charge	75% of D.B. 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
Chronic Care/ Home Health Care (2 of 6 ADL's)*	Up to \$250k Monthly Benefit	80% of D.B. Lump Sum \$250 Administrative Charge	75% of D.B. Lump Sum or Monthly Over 5 Years with \$250 Charge	75% of D.B. Lump Sum or Monthly Over 5 Years with \$250 Charge	75% of D.B. Lump Sum or Monthly Over 5 Years with \$250 Charge	75% of D.B. Lump Sum or Monthly Over 5 Years with \$250 Charge	75% of D.B. Lump Sum or Monthly Over 5 Years with \$250 Charge	50% of D.B. 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 max. of \$100,000)	Not exceed the lesser of \$250,000 or 80% of the face amount
Underwriting	Through Table 16	Table 4 Standard Table 8 Substandard	Table 4 Standard	Table 4 Standard	Table 4 Standard	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
Phone Interview	UW Discretion	Yes	Yes	Yes	Yes	Yes	Yes	Yes		Yes
Non Medically UW	UW Discretion	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Average Turnaround	Varies 10 Days+	Immediate Issue	Point of Sale	Point of Sale	48 Hours	48 Hours	49 Hours	1 Week		Point of Sale
Commissions	5%	Ages: 50-80 14% Ages: 81-85 7%	Ages: 45-75 11% Ages: 76-80 9%	Ages: 45-75 8% Ages: 76-80 7.5% Ages: 81-85 5.5%	Ages: 55-65 15% Ages: 66-80 14% Ages: 81-85 10.5%	Ages: 50-75 8% Ages: 76-80 7.5% Ages: 81-85 5.5%	Ages: 50-75 9% Ages: 76-80 8.5% Ages: 81-85 6.5%	Ages: 0-70 10% Ages: 71-79 8.5% Ages: 80-95 5%		
2nd to Die	No	No	No	No	No	No	No	Yes	NA	NA
Maturity Age	121	100	121	121	121	121	121	121		121

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IAMS Inc.	Lincoln Financial A+	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 Reserve NY	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
Type	Universal Life	Universal Life	Universal Life	Par Whole Life	EIUL	IUL	Whole Life	Whole Life	Whole Life	Whole Life
Premium Bonus	No	No	No	No	No	2% yrs 5-9 = 10%	No	No	No	10%
Return of Premium	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 after year 5	Yes	Yes	Yes	Yes
Payment Options	Single, 3, 5, 7 or 10	Single, 3, 5, 7 or 10	Single	Single	Single, 5 or 10 pay	Single	Single	Single	Single	Single
Issue Ages	30-80	40-79	40-75	0-85	10-Pay 45-80 Single Pay, 5-Pay 45-85	50-80	55-80	Single 40-80 Joint 35-80	45-85	18-85
Minimum Premium	75000-2 Yr CCBR \$115,000-3 Yr CCBR	\$50,000	\$50,000 Face Amount	\$5,000 Face Amount	\$25,000 D.B.	\$25,000	\$30,000 D.B.	\$10,000	\$5,000	\$5,000
Maximum Premium	\$500,000 for the 2 yr CCBR \$750,000 for the 3 yr CCBR Monthly Max \$20,833	\$500,000 for the 2yr LABR \$750,000 for the 3 yr 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
Free Withdrawals	1 per yr (min. \$100/max. 90% of cash surr. value)	1 per yr (min. \$100/max. 90% of cash surr. value)	Loan at 4%	No	10% After Year 1	10% After Year 1	See Max Face	NA	Yes Min. \$499	Yes Min. \$500
Terminal Illness	NA	NA	NA	1/2 of D.B. 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 D.B. or \$100,000 up to max. of 90% of D.B. or \$900,000	See Max Face	NA	Yes	Yes
Nursing Care 90 Day Elim.	Yes	Yes	2 or 3 Yr Initial 2 or 3 Yr Extension (Indemnity type)	NA	2% of Face Amount at time of claim up to \$10,000 a mo., until Face Amount reduced to \$25,000	Lesser of 5% of D.B. or \$50,000 yearly Max. of 24% or \$240,000 yearly	See Max Face	2% (Standard), 3% or 4% (available with add'l premium) of D.B.	Yes	Yes
Chronic Care/ Home Health Care (2 of 6 ADL's)*	Yes	Yes	Yes	Accelerates 24% of D.B. annual with min. face amount of \$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 \$25,000	Lesser of 5% of D.B. or \$50,000 yearly Max. of 24% or \$240,000 yearly	See Max Face	2% (Standard), 3% or 4% (available with add'l premium) of D.B.	Yes	Yes
Underwriting	Table 4	Table 4	Simplified		Table 5	Table 4	See Max Face	Table 4	Table 4	Table 4
Phone Interview	Yes	Yes	Yes		Yes	Yes	Yes	Yes or Paramed	Yes	Yes
Non Medically UW	Yes	Yes	Yes		Yes	Yes	Yes	Yes or Paramed	Yes	Yes
Average Turnaround					Instant Decision	Immediate Approval	Immediate Issue	UA	Immediate	Immediate
Commissions	40% of target, 1% excess	6%			12%-4%**	7.50%	Ages: 50-75 7% Ages: 76 6.75%, 77 6.25% 78 6%, 79 5.4% 80 4.75%	8%	45-80 9% 81-85 6.5%	45-80 8% 81-85 6%
2nd to Die	NA	NA	NA		No	No	No	Yes	No	No
Maturity Age			121		121	120	121	121	121	121

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IAMS Inc.	Baltimore Life B++	EquiTrust B++	National Western Life Insurance Company® A	One America/State Life A+
	Generation Legacy	WealthPay Life	NWL Lifetime Returns Solution®	Asset Care III
Type	Whole Life	Indexed Linked WL	EIUL	Whole Life
Premium Bonus	No	No	No	No
Return of Premium	No	No	No	Yes
Payment Options	7 Pay Ages 75–80 10 Pay Ages 60–74	3, 5, or 10 Pay	Single, 5 or 10 Pay	Single
Issue Ages	7 Pay Ages 75–80 10 Pay Ages 60–74	60–80	5 Pay Ages 45–85 10 Pay Ages 45–80	Single 59 ^{1/2} –80 Joint 59 ^{1/2} –80
Minimum Premium	\$5,000 SPIA Premium	\$25,000	\$25,000 Min. D.B.	\$20,000 Min. Premium
Maximum Premium	Max. SPIA Premium that Purchases up to a \$450,000 D.B.	\$500,000 Without Approval	NAR 45–75 \$250,000 NAR 76–85 \$150,000	NA
Free Withdrawals	NA	5% of Accum. Value Yearly	10% After Year 1	10% From Annuity
Terminal Illness: During SPIA Payout	Up to 75% of the Policy up to \$250,000 Max.	75% of D.B. Lump Sum with \$250 Charge	Lesser of 75% of D.B. Lump Sum or \$250,000	Yes
Terminal Illness: After SPIA Payout		100% of D.B. Lump Sum with \$250 Charge		NA
Nursing Care 90 Day Elim.	Up to 50% of D.B. Lump Sum up to a Max. of \$250,000	NA	NA	2% (Standard), 3% or 4% (available with add'l premium) of D.B.
Chronic Care/ Home Health Care (2 of 6 ADL's)* During SPIA Payout	Up to 50% of D.B. Lump Sum up to a Max. of \$250,001	25% of D.B. Lump Sum Only \$250 Charge	NA	2% (Standard), 3% or 4% (available with add'l premium) of D.B.
Chronic Care/ Home Health Care (2 of 6 ADL's)* After SPIA Payout		100% of D.B. Monthly \$250 Charge	NA	2% (Standard), 3% or 4% (available with add'l premium) of D.B.
Underwriting	Table 4 Standard	Table 4 Standard	Table 5	Table 4
Phone Interview	Yes	Yes	Yes	Yes or Paramed
Non Medically UW	Yes	Yes	Yes	Yes or Paramed
Average Turnaround	Immediate Issue	48 Hours	Instant Decision	UA
Commissions	Ages: 60–74, 14% Ages: 75–80, 12%	Ages: 60–75, 11% Ages: 76–80, 6%	4.5%–11%**	6.5%
2nd to Die	No	No	No	Yes
Policy Fee	\$0	\$75	\$0	UA
Maturity Age	100	121	121	121

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

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