

NON QUALIFIED FUNDS	Assurity A-	Baltimore Life B++	EquiTrust B++		ELCO B	Gleaner A-	Liberty Bankers B++
		Secure Solutions	WealthHorizon Life	WealthMax Life	Platinum Eagle	Endurance Life	Liberty Legacy
Type	Whole Life	Whole Life	Indexed Life	Indexed Life	SPWL	Whole Life	Whole Life
Premium Bonus	No	No	No	5%	No	No	No
Return of Premium	No	No	No	Yes	No	No	No
Payment Options	Single	Single	Single	Single	Single	Single	
Issue Ages	15 days to 85	50-85	45-80	45-80	6 months to age 95	0-85	50-80
Minimum Premium	Ages 15 days - 54; \$10K Ages 55-85: \$5K	\$5,000 Premium	\$10,000	\$10,000	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	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
Free Withdrawals	Yes	NA	5% of Accum. Value yearly after year 1	5% of Accum. Value yearly after year 1	No	No	Loan Max 7.4% rate
Terminal Illness	All eligible proceeds (the policy face amount including paid-up additions and less any pro rata loan repayment) may be accelerated up to \$500,000 for all elections combined and such that at least \$10,000 policy face amount remains.	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
Nursing Care 90 Day Elim.		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
Chronic Care/Home Health Care (2 of 6 ADL's)*	In any 12 month period, eligible proceeds (the policy face amount including paid-up additions and less any pro rata loan repayment) may be accelerated up to the amount resulting in benefits paid no more than the annualized per diem limitation declared by the Internal Revenue Service (IRS) for the calendar year in which the rider is exercised. The total of all benefits accelerated must be no more than \$500,000 and such that at least \$10,000 policy face amount remains.	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.
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
Phone Interview	UW Discretion	Yes	Yes	Yes	Yes		Yes
Non Medically UW	15 Days to age 60 - \$700K Age 61-85 \$450K	Yes	Yes	Yes	Yes	No	Yes
Average Turnaround	Varies 10 days+	Immediate Issue	Point of Sale	Point of sale	1 week		Point of Sale
Commissions	10%	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: 0-70 10% Ages: 71-79 8.5% Ages 80-95 5%		
2nd to Die	No	No	No	No	No	NA	NA
Maturity Age	121	100	121	121	121		121

UPDATED 4/28/2020

* May not be approved by all carriers in all states

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NON QUALIFIED FUNDS	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-
	MoneyGuard Reserve NY	MoneyGuard II	Secure Care	Legacy One	NWL Lifetime Returns Select®	Prosperity Select	Asset Care	WealthCare SPIUL
Type	Universal Life	Universal Life	Universal Life	Par Whole Life	EIUL	Whole Life	Whole Life	IUL
Premium Bonus	No	No	No	No	No	No	No	No
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	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
Issue Ages	30-80	40-79	40-75	0-85	Single and 5 Pay 45-85 10 Pay 45-80	55-80	Singe 40-80 Joint 35-80	18 to 85 Preferred 18 to 80 Standard
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.	\$30,000 Death Benefit	\$10,000	\$5,000
Maximum Premium	\$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.	N/A
Free Withdrawals	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	No
Terminal Illness	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
Nursing Care 90 Day Elim.	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.	Falls under Chronic Care. 2 of 6 ADL's
Chronic Care/Home Health Care (2 of 6 ADL's)*	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
Underwriting	Table 4	Table 4	Simplified		Table 5		Table 4	Pref - Up to T4 Standard - T5 & T6
Phone Interview	Yes	Yes	Yes		Yes	Yes - Electronic interview is a alternative option	Yes or Paramed	No
Non Medically UW	Yes	Yes	Yes		Yes	Yes	Yes or Paramed	Yes
Average Turnaround					Instant Decision	24-48 hours	UA	5 Business Days
Commissions	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%
2nd to Die	NA	NA	NA		No	No	Yes	No
Maturity Age			121		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	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			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 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
		* 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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