






# FAMILY FIRST LIFE COMP GUIDE






FFL CONTRACT	AMERICO		Mutual of Omaha								AIG	TRANSAMERICA
	HMS125	EAGLE PREMIER	TERM LIFE EXPRESS	FINAL EXPENSE	GUARANTEED UL	CHILDREN'S WHOLE LIFE	UNIVERSAL LIFE	TERM LIFE ANSWERS	ACCIDENTAL DEATH	IUL/IULE	GWL	FE
145	145%	135%	145%	125%	105%	100%	105%	110%	130%	130%	-	-
140	140%	135%	140%	125%	105%	100%	105%	110%	130%	130%	80%	120%
135	135%	130%	135%	120%	100%	97%	100%	105%	125%	125%	70%	115%
130	130%	125%	130%	115%	95%	95%	95%	100%	120%	120%	70%	110%
125	125%	120%	125%	110%	90%	92%	90%	95%	115%	115%	60%	105%
120	120%	115%	120%	105%	85%	90%	85%	90%	110%	110%	60%	100%
115	115%	110%	115%	100%	80%	85%	80%	85%	105%	105%	55%	95%
110	110%	105%	110%	95%	75%	80%	75%	80%	100%	100%	55%	90%
105	105%	100%	105%	90%	70%	75%	70%	75%	95%	95%	50%	85%
100	100%	95%	100%	86%	65%	70%	65%	70%	90%	90%	50%	80%
95	95%	90%	95%	82%	60%	65%	60%	65%	85%	85%	50%	75%
90	90%	85%	90%	78%	55%	60%	55%	60%	75%	80%	50%	70%
85	85%	80%	85%	74%	50%	55%	50%	55%	70%	75%	45%	65%
80	80%	75%	80%	70%	45%	50%	45%	50%	65%	70%	45%	60%
75	75%	70%	75%	65%	40%	45%	40%	45%	60%	65%	45%	55%
70	70%	65%	70%	61%	35%	40%	35%	40%	55%	55%	45%	50%
65	65%	60%	65%	57%	30%	35%	30%	35%	50%	50%	45%	50%

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FFL CONTRACT	COLUMBIAN FINANCIAL GROUP		 Royal Neighbors of America® LIFE INSURANCE and ANNUITIES				 Accordia Life		 PROSPERITY LIFE GROUP®		 Foresters Financial		 National Life Group®
	SAFESHIELD TERM	FE	TERM	ROYAL LEGACY SPWL	SECURE LIFE UL	SI WHOLE LIFE	IUL	TERM	WHOLE LIFE	PRIME TERM	STRONG FOUNDATION	PLANRIGHT	
<b>145</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>140</b>	120%	120%	120%	16%	125%	125%	110%	110%	125%	105%	120%	120%	110%
<b>135</b>	115%	115%	115%	15%	120%	120%	105%	105%	120%	100%	115%	115%	105%
<b>130</b>	110%	110%	110%	14%	112%	110%	100%	100%	115%	95%	110%	110%	100%
<b>125</b>	105%	105%	100%	13%	105%	100%	95%	95%	110%	90%	105%	105%	95%
<b>120</b>	100%	102.5%	100%	13%	105%	100%	90%	90%	105%	80%	100%	100%	90%
<b>115</b>	95%	100%	100%	13%	105%	100%	85%	85%	100%	80%	95%	95%	85%
<b>110</b>	90%	97.5%	95%	13%	100%	95%	80%	80%	95%	70%	90%	90%	80%
<b>105</b>	85%	95%	90%	12%	95%	90%	75%	75%	90%	70%	85%	85%	75%
<b>100</b>	80%	90%	85%	11%	90%	85%	70%	70%	85%	70%	80%	80%	70%
<b>95</b>	75%	85%	80%	10%	85%	80%	65%	65%	80%	60%	75%	75%	65%
<b>90</b>	70%	80%	75%	9%	80%	75%	60%	60%	75%	60%	70%	70%	60%
<b>85</b>	65%	75%	50%	7%	50%	45%	55%	55%	70%	60%	65%	65%	55%
<b>80</b>	60%	70%	50%	7%	50%	45%	50%	50%	65%	40%	60%	60%	50%
<b>75</b>	55%	65%	50%	7%	50%	45%	45%	45%	60%	40%	55%	60%	45%
<b>70</b>	50%	60%	50%	7%	50%	45%	40%	40%	50%	40%	50%	60%	40%
<b>65</b>	50%	60%	50%	7%	50%	45%	40%	40%	50%	40%	45%	60%	40%

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	FE	EZ TERM	SECURE LIFE	HOME PROTECTOR	OBA	FX	SI	FX	WHOLE LIFE
145	125%	100%	140%	145%	100%	-	145%	-	-
140	125%	100%	140%	140%	100%	100%	140%	120%	144%
135	120%	95%	135%	135%	95%	95%	135%	115%	137%
130	115%	90%	130%	130%	90%	90%	130%	110%	130%
125	110%	85%	125%	125%	85%	85%	125%	105%	125%
120	105%	80%	120%	120%	80%	85%	120%	100%	120%
115	100%	75%	115%	115%	75%	85%	115%	95%	115%
110	95%	70%	110%	110%	70%	80%	110%	90%	107.5
105	90%	65%	105%	105%	65%	80%	105%	85%	100%
100	85%	60%	100%	100%	60%	80%	100%	80%	92.5%
95	80%	55%	95%	95%	55%	80%	95%	75%	85%
90	75%	50%	90%	90%	50%	75%	90%	70%	77.5%
85	70%	45%	85%	85%	45%	75%	85%	65%	70%
80	65%	40%	80%	80%	40%	75%	80%	60%	70%
75	60%	35%	75%	75%	35%	75%	75%	55%	70%
70	55%	30%	70%	70%	30%	75%	70%	50%	70%
65	50%	25%	65%	65%	30%	75%	65%	50%	70%

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FFL CONTRACT					
	FX	GIWL	WHOLE LIFE	ACCIDENTAL	TERM
<b>145</b>	-	-	-	-	-
<b>140</b>	110%	70%	120%	100%	110%
<b>135</b>	105%	65%	115%	95%	105%
<b>130</b>	100%	60%	110%	90%	100%
<b>125</b>	95%	55%	105%	85%	95%
<b>120</b>	90%	50%	100%	80%	90%
<b>115</b>	85%	45%	95%	75%	85%
<b>110</b>	80%	40%	90%	70%	80%
<b>105</b>	75%	35%	85%	65%	75%
<b>100</b>	70%	30%	80%	60%	70%
<b>95</b>	65%	25%	75%	55%	65%
<b>90</b>	60%	25%	70%	50%	60%
<b>85</b>	55%	25%	65%	50%	55%
<b>80</b>	50%	25%	60%	50%	50%
<b>75</b>	45%	25%	55%	45%	45%
<b>70</b>	45%	25%	55%	45%	45%
<b>65</b>	45%	25%	55%	45%	45%