

AMERICAN GENERAL

Company Ratings	AM Best A	S&P A+	Moody's A2	Fitch A+	Comdex 81
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Details may vary by state. Not all plans or riders are available in all states.

Product	Min Face	Min/Max Issue Age	Mode Factors PAC/QTR/SA	Guarantee Periods	First Year Commission	Policy Fee	Riders	Conversion	Highlights / Comments
Select-A-Term	Simple Issue \$50,000 Full Underwriting \$100,000	10 years: 20-80 15 years: 20-75 20 years: 20-70 25 years: 20-63 30 years: 20-55 35 years: 20-45	.0865, .265, .52	10, 15, 20, 25, 30	10 = 60% 15 = 80% 20 = 85% 25 = 85% 30 = 85% 35 = 85%	\$50K - \$249K: \$74 (Commissionable) \$250k +: \$64 (Non-Commissionable)	ADB WP CR TIR	End of initial period or age 70, whichever comes first.	Conversion credit up to 96th mo on 10 year term and up to 120th mo on term greater than 10 years. No commission paid on the conversion credit.
Select-A-Term ROP	\$100,000	20 years: 20-55 25 years: 20-55 30 years: 20-50 35 years: 20-45	.0833, .25, .50	20 - 35 Years	20 = 85% 25 = 85% 30 = 85% 35 = 85%	\$0	ADB WP CR TIR	End of initial period or age 70, whichever comes first.	Guarantees to return 100% of premiums paid if held to end of term period ADB - Accidental Death Benefit WP-Waiver of Premium CR - Children's Insurance Rider, TIR - Terminal Illness Rider
Secure Lifetime GUL 3	\$100,000	18 - 80		To Age: 95, 100, 120	75%		AAS		Enhanced Surrender Value: Built in ROP in Year 20 or 25

Smoking Definitions: Pref Best-5 years no nicotine use, Pref NTU-3 years no nicotine use, Std Plus NTU-1 year no nicotine use, Standard-1 year no nicotine use

AMERICAN NATIONAL

Company Ratings	AM Best A	S&P A	Moody's NA	Fitch NA	Comdex 79
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Details may vary by state. Not all plans or riders are available in all states.

Product	Min Face	Min/Max Issue Age	Mode Factors PAC/QTR/SA	Guarantee Periods	First Year Commission	Policy Fee	Riders	Conversion	Highlights / Comments
Signature Term	\$250,001 + Fully Underwritten	\$250,001 + ART years: 18-65 10 years: 18-70 15 years: 18-65 20 years: 18-60 30 years: 18-50	.0864, .265, .515	10, 15, 20, 30	ART=80% 10 = 80% 15 = 85% 20 = 90% 30 = 90%	\$60 (Non-Commissionable)	ABR, WOP, CIR, Dis WOP,	End of level term period or age 65, Min 5 years. ART can convert to 20 or 30 year term first 3 years or age 55	Fully Underwritten at \$250,001, All Rate Classes Avail, ART has Conversion Credit. ABR trigger is inability to perform 2 out of 6 ADLs, 1 of 16 Critical Illnesses, or Terminal Illness (12 to 24 Mo). ABR not avail in CA, FL. Table 4 to Standard
Signature Term Express	\$50,000 to \$250,000 and below. Must quote using Standard Rate Class	\$250,000 & less ART years: 18-65 10 years: 18-70 15 years: 18-65 20 years: 18-60 30 years: 18-50	.0864, .265, .515	10, 15, 20, 30	ART=80% 10 = 80% 15 = 85% 20 = 90% 30 = 90%	\$60 (Non-Commissionable)	ABR, WOP, CIR, Dis WOP,	End of level term period or age 65, Min 5 year. ART can convert to 20 or 30 year term first 3 years or age 55	Use same app as Sig. Term. Simplified Underwriting . ART has 12 mo conversion credit. ART can convert to 20 and 30 year term in first 3 years or age 55. E&O required
ANICO Signature Guarantee UL	\$25,000	18 to 80 NT 18 -75 Nicotine	Annual, Semi-Annual, Quarterly, Monthly	Guar to 100 , 105, 110 , and 120	(0-69) 90% (70-85)85%	Built in Guaranteed Cash Out in policy year 15, 20 and 25. 50% or 100% of premiums returned up to 45% or 65% of death benefit. Chronic, Critical, and terminal illness rider built in.			

Smoking Definitions: Preferred Plus-5 years no nicotine use, Preferred- 3 years no nicotine use, Standard Plus-2 years no nicotine use

ASSURITY LIFE

Company Ratings	AM Best A-	S&P NA	Moody's NA	Fitch NA
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Details may vary by state. Not all plans or riders are available in all states.

Product	Min Face	Min/Max Issue Age	Mode Factors PAC/QTR/SA	Guarantee Periods	First Year Commission	Policy Fee	Riders	Conversion	Highlights / Comments
Life Scape Term 350 Plus Fully Underwritten	350001 \$100,0001 Age 66 to 74	10 Yr: 18 to 74 15 yr 18-65, 20 yr 18-60 30 yr 18 -50	.087 .264 .510 1.00	10, 15, 20, 30	10 = 90% 15 = 95% 20 = 105% 30 = 105%	75 (Non commissionable)	ABR, AOD, CIR, CIBR, DWP, MDIR, ROP, Other Insured	One year prior to 10th Two years prior to 15, 20, and 30. Anniversary Age 65.	12 Month Conversion Credit (Non commissionable) Age Last, Disability Income Rider, Other Insured Rider, ABR- Critical Illness
Life Scape Term 350 Non Med Term	\$50,000 to \$350,000	10 Yr: 18 -65 15 yr 18-65, 20 yr 18-60 30 yr 18 -50	.087 .264 .510 1.00	10, 15, 20, 30	10 = 95% 15 = 105% 20 = 115% 30 = 115%	\$70 (Commissionable)	ABR, AOD, CIR, CIBR, DWP, MDIR, ROP, Other Insured	One year prior to 10th Two years prior to 15, 20, and 30. Anniversary Age 65.	Age Last, Disability Income Rider, Other Insured Rider, ABR-Critical Illness,
LifeScape Whole Life	\$10,000 Select & Standard \$75,000 + Preferred Juveniles \$15,000	0 to 85 Juveniles (0-14)	.087 .264 .510 1.00		90%	\$65 (Commissionable)	ABR, CIBR, CIR		Age last, Participating No Cost-ABR Exchange Privilege Rider-Key Person CIR (15 days - 18) (Up to Age 25)

Smoking Definitions: Preferred Plus-5 years no nicotine use, Preferred- 3 years no nicotine use

AXA LIFE

Company Ratings	AM Best A+	S&P A+	Moody's Aa3	Fitch AA-	Comdex 92
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Details may vary by state. Not all plans or riders are available in all states.

Product	Min Face	Min/Max Issue Age	Mode Factors PAC/QTR/SA	Guarantee Periods	First Year Commission	Policy Fee	Riders	Conversion	Highlights / Comments
Brightlife 157 ART, 10, 15, & 20 Year Guarantee	\$500,000	ART: 18-70 10 Years: 18-75 15 Years: 18-70 20 Years: 18-65 (Age Nearest)	.0855, .2565, .5090	1, 10, 15, 20 Years	ART=65% 10 = 70% 15 = 80% 20 = 90%	\$75 A, \$39 SA, \$23 Q, \$9 MO (non-commissionable)	DPW, CTI, LB-Ti	ART: to age 70 10, 15, 20: earlier of end of gte period, or age 70	Conversion Credit. ART rates guar yeas 1-3. Rate reductions after the first policy year.

Smoking Definition: Pref Elite, 5 years no nicotine use, Pref NTU, 3 years no nicotine use, Standard Plus NTU, 1 year no nicotine use

BANNER LIFE

Company Ratings	AM Best A+	S&P AA-	Moody's na	Fitch AA-	Comdex 94
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Details may vary by state. Not all plans or riders are available in all states.

Product	Min Face	Min/Max Issue Age	Mode Factors PAC/QTR/SA	Guarantee Periods	First Year Commission	Policy Fee	Riders	Conversion	Highlights / Comments
OP Term	\$100,000	10 years: 20-75 15 years: 20-75 20 years: 20-70 25 years: 20-60 30 years 20-55	.0875, .26, .51	10, 15, 20, 25, 30 Years	10 = 70% 15 = 80% 20 = 85% 25 = 85% 30 = 85%	\$60 (Non-Commissionable)	WP, ADB, CR 15 D to 17	Ages 20-65 end of initial period, or Age 70, Whichever comes first Ages 66+: first 5 years	Use nearest Age. E & O not required CR= Ends 25th birthday
Life Step	\$50,000	20 - 85		Age 90, 100, 120	65%				Universal Life with Guarantee.

Smoking Definition: Pref Plus- 3 years no nicotine use, Pref NTU-2 years no nicotine use, Standard Plus & Standard, 1 year no nicotine use

	FIDELITY				
Company Ratings	AM Best A-	S&P NA	Moody's NA	Fitch NA	Comdex

Details may vary by state. Not all plans or riders are available in all states.

Product	Min Face	Min/Max Issue Age	Mode Factors PAC/QTR/SA	Guarantee Periods	First Year Commission	Policy Fee	Riders	Conversion	Highlights / Comments
Senior Life Term	\$10,000 Simple Issue Non Med	10 years: 50-70 20 years: 50-65 30 years: 50-60 (Coverage amounts vary by age)	.087, .28, .52	10, 20, 30	10, 20, 30 Issue Age 50-69: 80% Age 70+: 55%	\$50 (Commissionable)	ADB	Not applicable	Graded Portfolio. Policies issued in 24 to 48 hours. Partial coverage Immediately. Full coverage in 4 years. Not available in all states.
Senior Life Whole Life	\$10,000 to \$150,000	50 -85 (Coverage amounts Vary by age.)			50-69: 80% 70-79: 55% 80 +: 30%	\$50 Commissionable Not Available in all States	ADB		Graded Portfolio. Policies Issued in 24 to 48 hours. Partial coverage Immediately. Full coverage in 4 years.
Rapid Decision Express Term (Electronic Applications Only!)	\$25,000 to \$250,000 Simple Issue Non Med	10 years: 18-65 15 years: 18-60 20 years: 18-55 30 years: 18-45	.087, .28, .52	10, 15, 20, 30	10 = 80% 15 = 85% 20 = 95% 30 = 95%	\$85 (Commissionable) Not Avail: NY or WY	Dep Child Rider: \$25K, ADB: 20 - 65, \$25k to \$250k.	Not applicable	Pre-appointment required. Not Avail: WY, NY. Electronic Applications Only! Age las birthday.
Rapid Decision Accidental Death	\$50,000 to \$250,000	20 to 59 Guaranteed Issue			FYC: 50%	\$50 to \$99,999: \$50 \$100,000 +: \$55	ROP , Family, Inflation		Must be US Citizen or Permanent Res Green Card.

Smoking Definitions: Preferred-2 years no nicotine use, Standard-1 year no nicotine use

GERBER LIFE

Company Ratings	AM Best A	S&P NA	Moody's NA	Fitch NA	Comdex NA
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Details may vary by state. Not all plans or riders are available in all states.

Product	Min Face	Min/Max Issue Age	Mode Factors PAC/QTR/SA	First Year Commission	Highlights
Guaranteed Issue whole Life	\$5,000 to \$25,000	50 to 80		60%	Two year graded death benefit. Rop plus 10% first two years. Not Available in MT.
Grow Up Plan	\$5,000 to \$50,000	14 days to 14 yrs		FA<\$24,999 = 45% FA>\$24,999 = 55%	Coverage doubles at 18 Guaranteed right to purchase additional coverage
Gerber College Plan	\$10,000 to \$150,000	18 to 25		Maturity 10-15 yrs= 10% Maturity 16-20=18% Single Premium= 3% 5 Years Premium= 4%	Insurance on parent, Monthly premium to fit budget.
Accident Protection	\$50,000 to \$250,000	18 to 69		\$100k =50% Under \$100k = 35%	Guarantee issue, Family coverage available. No waiting period, Benefits vary by state. Rates vary in CO,FL, MA, MN and NY

Pre-appointment in Louisiana and Pennsylvania.

LINCOLN NATIONAL

Company Ratings	AM Best A+	S&P AA-	Moody's A1	Fitch A+	Comdex 90
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Details may vary by state. Not all plans or riders are available in all states.

Product	Min Face	Min/Max Issue Age	Mode Factors PAC/QTR/SA	Guarantee Periods	First Year Commission	Policy Fee	Riders	Conversion	Highlights / Comments
Life Elements	\$250,000	10 years: 18-80 15 years: 18-70 20 years: 18-70 30 years: 18-55	.0875, .262, .515	10, 15, 20, 30	10 = 75% 15 = 80% 20 = 85% 30 = 85%	10 Years = \$90 15 Years = \$90 20 Years = \$90 30= \$90 (Non- Commissionable)	WP, CLT, ABR	Special rules apply.	* No Advance Commission * E&O Required
TermAccel Electronic App Only	\$100,000 to \$500,000	15 years: 18-50 20 years: 18-50 30 years: 18-50	.0875, .262, .515	15, 20, 30	15 = 80% 20 = 85% 30 = 85%	100 - 249 = \$80 250 - 499 = \$90 \$500 + = \$90	WP, CLT, ABR	End of level term or age 70.	Electronic Application with Telephone Interview Only! Use iGo e-App to submit
LifeGuarantee UL 2013	\$100,000	20 to 85			75%		ABR, CTR, WMD, GIR,	Chronic or terminal illness, Spouse term rider avail	
Money Guard	\$50,000	30 to 80	1		6%			Single Premium UL with Long term care	

Smoking Definitions: Preferred Plus-3 years no nicotine use, Preferred NTU-2 years no nicotine use. Non-cigarette TU can be Standard NTU.

MINNESOTA LIFE

Company Ratings	AM Best A+	S&P A+	Moody's Aa3	Fitch AA	Comdex 93
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Details may vary by state. Not all plans or riders are available in all states.

Product	Min Face	Min/Max Issue Age	Mode Factors PAC/QTR/SA	Guarantee Periods	First Year Commission	Policy Fee	Riders	Conversion	Highlights / Comments
Advantage Elite Select Term Life Express Issue (Simple Issue-No Physical or blood work)	\$50k: 10 & 20 yr \$100k: 5, 15, 30 *Max Simple issue \$249k	5 & 10: 16-55 15 yr: 16-55 20 yr: 15-55 30 Yr 16-45	.088,.27, .52	5 10 15 20 30	5 & 10: 60% 15 Yr: 80% 20 yr: 85% 30 yr: 85%	\$50 * 24 hour Issue with Tele-interview and IGO App. *Electronic Application only!	ABR,CTR, CICA, ECA, WP	5, 10, and 15 yrs = 5 years 20 & 30 yrs = 10 years	Conversion Credit 1st five years. Extended Conversion Agreement can extend conversion period to age 75.
Advantage Elite Select Term Life (Fully Underwritten)	\$250,000	5 & 10: 16-80 15 yr: 16-70 20 yr: 16-65 30 Yr 16-50	.088,.27, .52	5 10 15 20 30	5 & 10: 60% 15 Yr: 80% 20 yr: 85% 30 yr: 85%	5 & 10 yr: \$70 - \$95 (Sliding Fee based on Face amount); 15,20, &30: \$95	ABR,CTR, CICA, ECA, WP	5, 10, and 15 yrs = 5 years 20 & 30 yrs = 10 years	Conversion Credit 1st five years. Extended Conversion Agreement can extend conversion period to age 75.
Secure Protector Whole Life (Simple Underwriting)	0-15: 10K 16-55: \$25K	0 - 55			75%				
Secure Protector Whole (Fully Underwritten)	0-55: 250k 56-69:\$50k 70+: 100k	0-90			75%				

Smoking Definitions: Preferred Best-3 years no nicotine use, Preferred- 1 year no nicotine use, Non-Tobacco Plus- 1 year no nicotine use. Must have Negative (cotinine) labs.

NORTH AMERICAN

Company Ratings	AM Best A+	S&P A+	Moody's NA	Fitch NA	Comdex 91
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Details may vary by state. Not all plans or riders are available in all states.

Product	Min Face	Min/Max Issue Age	Mode Factors PAC/QTR/SA	Guarantee Periods	First Year Commission	Policy Fee	Riders	Conversion	Highlights / Comments
ADDvantage 10, 15, 20 & 30 guaranteed level term	\$100,000	10 years: 18-75 15 years: 18-70 20 years: 18-65 30 years: 18-55	0.88, .274, .522 Credit Card - Semi, Quart, Monthly	10, 15, 20, 30	10 = 65% 15 = 70% 20 = 90% 30 = 95%	\$65 (Non-Commissionable)	ABE, ADIR, BROP, CTR, DIR, MIE, WP, AIO	Level premium period, or age 75, (whichever is earlier), but never less than 5 years. (69 for 30 year)	Great Conversion Options! E-application via Simple Submit. Accelerated Death Benefit for Terminal Illness.
Custom Guarantee UL	\$50,000 \$25,000	15 days to 59 60 to 85		Age 90, 100, 120	85%		ABE, CTR, GIR, WMD, ADB		Accelerate Death benefit due to Chronic Illness. No Premiums after age 100.

Smoking Definitions: Super Preferred-5 years no nicotine use, Preferred-3 years no nicotine use, Std Plus-2 year no nicotine use,

PROTECTIVE

Company Ratings AM Best S&P Moody's Fitch Comdex
 A+ AA- A2 A+ 87

Details may vary by state. Not all plans or riders are available in all states.

Product	Min Face	Min/Max Issue Age	Mode Factors PAC/QTR/SA	Guarantee Periods	First Year Commission	Policy Fee	Riders	Exchange	Highlights / Comments
Custom Choice UL	\$100,000	10 years: 18-75 15 years: 18-70 20 years: 18-65 25 years: 18-55 30 years: 18-55	.09, .27, .52	10, 15, 20, 25, 30	10 = 70% 15 = 80% 20 = 85% 25 = 85% 30 = 85%	No Policy Fee	ADB, CIR (20 units, age 17 max), DBR, ECR, IPO	Exchange to a permanent Protective Life policy for first 20 years up to age 70.	Extend a Care Rider (ECR): Access Death Benefit due to chronic illness. Income Provider Option (IPO): Create a guaranteed monthly or annual income stream for Beneficiary.
Classic Choice	\$100,000	10 years: 18-75 15 years: 18-70 20 years: 18-65 25 years: 18-55 30 years: 18-52		10, 15, 20, 25, 30	10 = 70% 15 = 80% 20 = 85% 25 = 85% 30 = 85%	\$55 Annual Commissionable	ADBR, CIR, TI, WOP	Convertible to end of level period less two years.	Conversion products limited after year 5.
Addvantage Choice	\$50,000	0-85		To Age: 90, 100, 105, 120	90%				Builds Cash, Standard Rates
ProClassic UL	\$25,000 (Std NT, Std TB) \$100,000 (Select Pref, Pref, Pref TB)	0 - 85	.09, .27, .52	10, 15, 20, 30	90%	No Policy Fee	ADB, CIR, Covg Ins Rider, DBR, DBRPL, GI, Sur Ch, PIR, ECSVR		Current Assumption UL ROSCO (Return of Substandard Charges Option) ECSVR=Enhanced Cash Surrender Value Rider

Smoking Definitions: Select Preferred-5 years no nicotine, Preferred-2 years no nicotine use, Agents must have E&O Coverage

PRUDENTIAL

Company Ratings	AM Best A+	S&P AA-	Moody's A2	Fitch A+	Comdex 90
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Details may vary by state. Not all plans or riders are available in all states.

Product	Min Face	Min/Max Issue Age	Mode Factors PAC/QTR/SA	Guarantee Periods	First Year Commission	Policy Fee	Riders	Conversion	Highlights / Comments
Term Essential	\$100,000	10 years: 18-75 15 years: 18-70 20 years: 18-65 30 years: 18-55	.09, .265, .52	10, 15, 20, 30	10 = 75% 15 = 75% 20 = 75% 25 = 75% 30 = 75%	\$85 (Non-Commissionable) *No Advance commission	ADB, CIR (10 to 50 Units) LBN, WOP	Convertible to the lesser of level Prem period or the first anniv on or after 65th DOB, but at least 5 years.	Living Benefit Need: Permanently confined to nursing home 6 consecutive Mo. Conversion Prem Credit is NOT AVAILABLE. Cigar, Chewer, Electronic Cig, Nic Lozenge are Non Smoker Plus.
Term Elite	\$100,000	10 years: 18-75 15 years: 18-70 20 years: 18-65 30 years: 18-50	.09, .265, .52	10, 15, 20, 30	10 = 75% 15 = 75% 20 = 75% 25 = 75% 30 = 75%	\$85 (Non-Commissionable) *No Advance Commission	ADB, CIR (10 to 50 Units) LBN, WOP	Convertible to the lesser of level Prem period or the first aniv on or after 65th DOB, but at least 5 years.	Living Benefit Need: Permanently confined to nursing home 6 consecutive Mo. Conv Prem Credit=Term Premiums due and paid during the 12 months prior. Exclude table rating and Flat extra. Must convert in first 5 years to receive the credit.
Universal Life Protector (2013) GDBUL				Age 90, 100, 120	80%				Low cost GUL.

Smoking Definitions: Preferred Best-5 years no nicotine, Preferred-3 years no nicotine use, Nonsmoker Plus & Nonsmoker-1 year no nicotine use

TRANSAMERICA

Company Ratings	AM Best A+	S&P AA-	Moody's A1	Fitch A+	Comdex 90
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Details may vary by state. Not all plans or riders are available in all states.

Product	Min Face	Min/Max Issue Age	Mode Factors PAC/QTR/SA	Guarantee Periods	First Year Commission	Policy Fee	Riders	Conversion	Highlights / Comments
Trendsetter Super	Band 1: \$25,000 to \$99,999	<\$100,000 YRT Not Avail 10 years: 18-80	.0875, .26, .51	10, 15, 20, 25, 30	YRT = 70% 10 = 75% 15 = 80% 20 = 85% 25 = 85% 30 = 85%	Band 1: \$60 Band 2-5: \$30 \$70 (Commissionable)	Band YRT: CIR AIR ROP on Super 20 & 30, IPO	End of initial period or age 70 (75 for Pref Plus), whichever comes first.	Nearest Birthday Living Benefit Rider Child Rider-15 Days-18 TOP Program Waive policy fee on multiple submission. Non-Med: 18-60 \$25K to \$99K, 61-70 \$25K to \$50k Income Protection
	Band 2: \$100,000 to \$249,999	15 years: 18-75 20 years: 18-65 25 years: 18-60							
	Band 3: \$250,000 to \$499,999	30 years: 18-50 >=\$100,000 YRT years: 18-80							
	Band 4: \$500,000 to \$999,999	10 years: 18-80 15 years: 18-78 20 years: 18-70							
	Band 5: \$1,000,000+	25 years: 18-65 30 years: 18-58							

Smoking Definitions: Pref Best-5 years no nicotine use, Pref NTU-2 years no nicotine use, Std Plus NTU-2 years no nicotine use, Standard-2 years no nicotine use

UNITED OF OMAHA

Company Ratings	AM Best A+	S&P AA-	Moody's A1	Fitch NA	Comdex 92
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Details may vary by state. Not all plans or riders are available in all states.

Product	Min Face	Min/Max Issue Age	Mode Factors PAC/QTR/SA	Guarantee Periods	First Year Commission	Policy Fee	Riders	Conversion	Highlights / Comments
Term Life Express	\$50,000	15 yr:18-65 20 yr(5 yr gte): 18-65 20yr:18-60 30yr (5yr gte): 18-65 30yr: 18-50	.089, .275, .52	5 yr guarantees and full term period guarantees	15 = 125% 20 = 125% 30 = 125%	\$60 (Non- Commissionable)	P-ROP DI WOP ADB CR ABR	NOT Convertible	Age Last, Max Face \$300,000. Simplified Issue with built in Chronic, Critical, and terminal rider.
Term Life Answers	\$100,000	10 years: 18-70 15 years: 18-65 20 years: 18-68 30 years: 18-55	.089, .275, .52	10, 15, 20, 30	10 = 60% 15 = 65% 20 = 75% 30 = 75%	\$62.50 (Non- Commissionable)	ADB WP CR ABR OIR	10, 15, 20 yr until age 75, 30 yr convertible 15 yrs.	Age Last Great Conversion Option!
GUL	50K to 99,999 Age 66 to 85 Standard Rate Class 100,000 Ages 18 -80 All Classes			Guarantee to age 100, 105, 120.	60%	Built in Return of Premium feature			
Whole Life Express	5k to 50k	0 to 80	.089, .275, .52		105%	Non-Medical, Level Death Benefit, Standard to table 4, Policy fee \$36.			
Children's Whole Life	14 days to 25 years, \$5,000 to \$30,000		.833,.25,.50	Matures age 100	95%	No medical exam, GIR provision -30,33, 36, & 39 birthday. Level premiums, Cash value, Policy Fee \$12/year			

Smoking Definitions: Term Life Express: Preferred Plus-3 years no nicotine use, Preferred-2 years no nicotine use, Standard Plus-1 year no nicotine use

UNITED HOME LIFE

Company Ratings	AM Best A-	S&P NA	Moody's NA	Fitch NA	Comdex NA
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Details may vary by state. Not all plans or riders are available in all states.

Product	Min Face	Min/Max Issue Age	Mode Factors PAC/QTR/SA	Guarantee Periods	First Year Commission	Policy Fee Commissionable	Riders	Conversion	Highlights / Comments
Express Issue Term 20	\$25,000	20-45: \$200,00 46-55: \$150,00 56-60: \$100,000	.087 .260 .515 .095 Direct	20	90%	\$100	CIR, WP, ADB, TI		Non-Med Simple Issue Overweight & Minor health issues
Express Issue Term 30	\$25,000	20-45: \$200,000 46-55: \$100,000 In MD 20-45	.087 .260 .515 .095 Direct	30	90%	\$100	CIR, WP, ADB, TI		Non-Med Simple Issue Overweight & Minor health issues
Express Issue Premier Whole Life	Min: \$5,000 Max: (20-60) \$100,000 (61-80) \$50,000	20-80 (Age Last)	.087 .260 .515 (.095 Direct)		20 -80: 90%	\$50			Non-Med Simple Issue, Immediate Death Benefit Whole Life
Express Issue Deluxe Whole Life	Min: \$5,000 Max: 50,000	20-80 (Age Last)	.087 .260 .515 (.095 Direct)		20 -80: 90%	\$50			Non-Med Simple Issue, Immediate Death Benefit Whole Life: Suitable for insulin-dependent diabetics.
Express Issue Whole Life (Graded Benefit)	Min: \$2,000 Max: \$25,000	25-80 (Varies in CA, NE, NJ,PA.)	.087 .260 .515 (.095 Direct)		20-80: 90%	\$50 ID Theft Hospital Stay Common Carrier Acc Death Ben			Graded Death Benefit, 2 year waiting period. Return of premium years 1 and 2
Guaranteed Issue	Max: \$10,000	45 -75 (Age Last)			45-75 50%	\$50			No health questions

Smoking Definitions: Non-Tobacco Definition: No nicotine product use for past 12 months.

SAGICOR

Company Ratings	AM Best A-	S&P NA	Moody's NA	Fitch NA	Comdex NA
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Details may vary by state. Not all plans or riders are available in all states.

Product	Min Face	Min/Max Issue Age	Mode Factors PAC/QTR/SA	Guarantee Periods	First Year Commission	Policy Fee	Riders	Conversion	Highlights / Comments
Sage Term Non Med	\$50,000 Max \$400,000	Simple Issue Age (18-65) Fully Underwritten (66-75)	1.00 .52 .265 .09	10 year 15 year 20 year	Paper Apps 60% 70% 80%	\$70 Spouse \$35	ADB, CIR (15D to 19) , WOP, ABR	To age 70	Simple Issue Term Paper App with Tele Interview E-App No Tele Interview 12 month Conversion Credit (year 2 -5)
Sage No Lapse UL	\$25,000	15 Days to 85	Full Underwriting Bands 1,2, 3 (66-85) Bands 4 &5 (16-85)		Paper Apps 75%	Surrender charge: 15 years	ABR, WOMD, CTR, ADB,		Simple Issue UL . Minimum Guar Int 2.5%. Banded by Age Bands 1,2,3 =\$25k to \$400k, Bands 4 & 5= \$400,001 plus
Sage FI UL	\$50,000	15 days to 85			80%	Surrender Charge: 20 years	ABR, WOMD, CTR, ADB		3 Crediting Strategies
Sage Whole Life	\$25,000 Max: \$250,000	15 Days to 85			80%		ABR, WOP, ADBR		Electronic Applications Only! Non Participating.
Gold IS Single Premium whole	\$5,000 Min Premium	45 to 85			8% (81 -85) 6%	Surrender Charge: 10 years	ABR		Non-med Point of Sale
Fixed Indexed Single Premium Whole Life	\$5,000 Min Premium	15 Days to 85			7.5% (81-85) 5.50%	Surrender Charge: 11 years	ABR		Immediate 10% Bonus 2 risk class

Smoking Definitions: Preferred and Standard NT= No use 24 months.

* The CIGI Direct Term Reference Chart is for Agent use only.

* Commissions for all Carriers are subject to change without notice.

*Advance Commission requests must be approved by CIGI Direct Management. Advance comp not available with all Carriers or Products.