



| | FIXED INDEXED ANNUITIES | | | | | | | | | | | | | | | | | | | | | | | |
|---------------------------------|---|--|--|--|---|--|--|--|---|--|--|--|---|--|--|--|---|--|--|--|---|--|--|--|
| Company | American Life & Security | | American Life & Security | | SILAC  | | SILAC | | Revol One | | | | | | | | | | | | | | | |
| | AM Best B++ Assets \$3.9 Billion | | AM Best B++ Assets \$3.9 Billion | | AM Best B Assets \$10 Billion | | AM Best B Assets \$10 Billion | | AM Best B++ Assets \$1.1 Billion | | | | | | | | | | | | | | | |
| Annuity Name | MaxGrowth 10 Bonus | | MaxGrowth 10 | | MaxGrowth 10 Bonus | | MaxGrowth 10 | | Teton Bonus 5 | | Teton Bonus 5 Lite States | | Enduris 10 Bonus | | Excelera Plus | | | | | | | | | |
| Term Length | 10 Years | | 10 Years | | 10 Years | | 10 Years | | 5 Years | | 5 Years | | 10 Years | | 3, 5 or 7 Yrs | | | | | | | | | |
| Approved all states except | ONLY IN AZ CO DC FL GA HI ID IL IA KS KY LA MI MO MT NE NV NM ND OK SD UT | | | | ONLY IN OH TX | | | | AK CA CO CT DE ID MA MD MN MO MT NV NJ NY OH OR PA SC TX UT WA | | | | ONLY IN AK CA CO CT DE ID MA MN MO MT NV OH OR PA SC TX UT WA | | | | CA NY SD | | | | CA DE MD MA MO MT NY OR VA | | | |
| Index Options | S&P Annual Cap S&P Annual Trigger S&P Agility Participation MYGA Alternative Fixed Rate | | | | S&P Annual Cap S&P Annual Trigger S&P Agility Participation MYGA Alternative Fixed Rate | | | | S&P Annual CAP S&P Annual PAR Fixed Rate Bucket | | | | S&P Annual CAP S&P Annual PAR Fixed Rate Bucket | | | | S&P Annual CAP S&P Annual PAR Fixed Rate Bucket | | | | 7 Years 75% 5 Years 60% 3 Years 45% | | | |
| | RESET DESIGN ANNUAL | | | | ANNUAL | | | | ANNUAL | | | | ANNUAL | | | | ANNUAL | | | | RATE GUARANTEED | | | |
| SIZZLE | PERFECT RENEWAL HISTORY | | | | PERFECT RENEWAL HISTORY | | | | 7% BONUS | | | | 7% BONUS | | | | 16% BONUS | | | | 4.0% MINIMUM | | | |
| Death Benefit | Owner | | | | Owner | | | | Owner | | | | Owner | | | | Owner | | | | Owner | | | |
| Issue Age | 0 to 85 | | | | 0 to 85 | | | | 0 to 90 85 IN | | | | 0 to 90 | | | | 0 to 80 | | | | 90 NQ 85 Qualified | | | |
| Cash or Income Value Bonus | CASH BONUS | | No Bonus | | CASH BONUS | | No Bonus | | CASH BONUS | | CASH BONUS | | CASH BONUS | | CASH BONUS | | No Bonus | | | | | | | |
| Rider Fee | No Fee | | | | No Fee | | | | No Fee | | | | No Fee | | | | No Fee | | | | No Fee | | | |
| Surrender Chgs | 12,12,11,10,9,8,7,6,5,4 +/- MVA | | | | 9,3,8,4,7,5,6,6,5,7,4,8,3,8,5,2,9,1,9,0,9 +/- MVA | | | | 12,12,11,10,9 +/- MVA | | | | 10,9,8,7,6 +/- MVA | | | | 9,9,8,7,6,5,4,3,2,1 +/- MVA | | | | 9,8,7,6,5,4,3 +/- MVA | | | |
| Minimum Premium | \$20,000 | | | | \$20,000 | | | | \$10,000  | | | | \$10,000 | | | | \$10,000 | | | | \$25,000 Qualified \$50,000 NonQual | | | |
| Max Premium W/O Approval | \$1,000,000 | | | | \$1,000,000 | | | | \$1,000,000 | | | | \$1,000,000 | | | | \$1,000,000 | | | | \$1,000,000 | | | |
| FDPA Or SPDA | Modified Single | | | | Modified Single | | | | Add Premium 1st Yr | | | | Add Premium 1st Yr | | | | Single Premium | | | | Single Premium | | | |
| Product Highlights & Hot Points | 10% BONUS 8% Ages 75-85 5% Withdrawals RMDs Nursing Hm & Terminal Illness | | NO BONUS MAX CAPS 5% Withdrawals RMDs Nursing Hm & Terminal Illness | | 8% BONUS 6.5% Ages 75-85 5% Withdrawals RMDs Nursing Hm & Terminal Illness | | NO BONUS MAX CAPS 5% Withdrawals RMDs Nursing Hm & Terminal Illness | | 7% BONUS 4.5% Ages 81-90 5% Withdrawals Cumulative to 20% | | 7% BONUS 4.5% Ages 81-90 5% Withdrawals Cumulative to 20% | | 16% BONUS Buy & Hold for 10 Years or 5X5 | | Full Value + Positive MVA Paid at Death | | | | | | | | | |
| | MYGA SLAYER 6.00% Effective 1-5 Take All The Money After 5 Yrs for 5 Yrs Fixed Rate + Bonus | | MYGA SLAYER 5.00% Years 1-5 Take All The Money After 5 Yrs for 5 Yrs Higher Index Caps | | MYGA SLAYER 5.30% Effective 1-5 Take All The Money After 5 Yrs for 5 Yrs Fixed Rate + Bonus | | MYGA SLAYER 4.50% Years 1-5 Take All The Money After 5 Yrs for 5 Yrs Higher Index Caps | | Full Value Paid at Death Home Health Nursing Home & Terminal Waivers | | Full Value Paid at Death Home Health Nursing Home & Terminal Waivers | | Full Value + Bonus Death Benefit Nursing Home Terminal Illness & 5X5 Annuitization | | Required Min Distributions Terminal Illness & Nursing Home Waivers | | | | | | | | | |
| | 8.50% Annual Cap 4.75% Ann Trigger 80% S&P Agility 4.00% Fixed Rate Rates Lower KY UT | | 11.5% Annual Cap 8.0% Ann Trigger 115% S&P Agility 5.00% Fixed Rate Rates Lower KY UT | | 7.25% Annual Cap 4.00% Ann Trigger 65% S&P Agility 3.70% Fixed Rate | | 10.5% Annual Cap 6.75% Ann Trigger 100% S&P Agility 4.50% Fixed Rate | | 6.25% S&P Ann Cap 40% S&P Ann Par 3.00% Fixed Rate 10.21% Fixed Yield 1st Year with Bonus Comm Age 86+ 1.75% | | 5.75% S&P Ann Cap 37% S&P Ann Par 2.75% Fixed Rate 9.95% Fixed Yield 1st Year with Bonus Comm Age 86+ 1.75% | | 7.00% S&P Ann Cap 35% S&P Ann Par 3.00% Fixed Rate 19.48% Fixed Yield 1st Year with Bonus | | Commission 81-90 7 Year 1.65% 5 Year 1.75% 3 Year 0.75% | | | | | | | | | |
| COMMISSION | 7.25% 76-85 4.25% | | | | 7.00% 76-85 4.00% | | | | 6.75% 76-80 5.25% 81-85 3.25% | | 6.75% 76-80 5.25% 81-85 3.25% | | 7.50% 76-80 5.25% | | 7 Year 3.00% 5 Year 3.00% 3 Year 1.75% | | | | | | | | | |

Rates Effective June 12, 2025

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| MULTI-YEAR GUARANTEE ANNUITIES | | | | | | | | |
|---------------------------------|--|---|---|---|---|---|---|---|
| Company | Revol One | Axonic AmFirst Life | Ohio State Life | Baltimore Life | Heartland National Life | | | |
| | AM Best B++ Assets \$1.1 Billion | AM Best A- Assets \$107 Million | AM Best B+ Assets \$531 Million | AM Best B++ Assets \$1.3 Billion | AM Best B++ Assets \$234 Million | | | |
| Annuity Name | DirectGrowth MYGA | Excelera MYGA | Waypoint MYGA | NEX MYGA | IQumulate MYGA | Secure Rate Annuity | | |
| Term Length | 3, 5, 7 or 10 Yrs | 3, 5 or 7 Yrs | 2, 3, 5 or 7 Yrs | 3 or 5 Years | 3, 5 or 7 Yrs | 10 Years | 7 Years | 5 Years |
| Approved all states except | CA NY | ONLY IN CA | AK CT DC LA MN NC NJ NY RI VA WI | CT ME NY VT | CA NY | CA CT ID LA ME MA MI MN NH NJ NY NC RI VT VA WA WI | | |
| Guaranteed Interest Rate | 3 Years 5.65% 5 Years 5.85% 7 Years 5.85% 10 Years 5.90% | 3 Years 5.00% 5 Years 5.20% 7 Years 5.45% | 2 Years 5.00% 3 Years 5.45% 5 Years 5.65% 7 Years 5.55% UNDER 100K 30 bpt LESS | 3 Years 5.75% 5 Years 5.75% | 3 Years 5.40% 5 Years 5.75% 7 Years 5.75% | 5.55% | 5.55% | 5.45% |
| SIZZLE | TOP RATE | FAST ISSUE | Full Comp To 89 | TOP COMP | BIG RATE | RATE + LIQUIDITY + COMP | | |
| Death Benefit | Owner | Owner | Owner | Owner | Owner | Owner | Owner | Owner |
| Issue Age | 90 NQ 85 Qualified | 90 NQ 85 Qualified | 0 to 89 | 0 to 85 | 0 to 90 | 0 to 90 | 0 to 90 | 0 to 90 |
| Renewal Window End of Term | 30 Day Window | 30 Day Window | 30 Day Prior | 30 Day Window | 30 Day After | 30 Day Window | 30 Day Window | 30 Day Window |
| Guar Formula | GUARANTEED ALL YRS | GUARANTEED ALL YRS | GUARANTEED ALL YRS | GUARANTEED ALL YRS | GUARANTEED ALL YRS | GUARANTEED ALL YRS | GUARANTEED ALL YRS | GUARANTEED ALL YRS |
| Surrender Chgs | 9.8,7,6,5,4,3, 2.1,0.9 +/- MVA | 9,8,7,6,5,4,3 +/- MVA | 9,8,7,6,5,4,3 +/- MVA | 9,8,7,6,5 +/- MVA | 9,8,7,6,5,5,5 +/- MVA | 9,8,7,6,5,4,3,2,5, 1.5,0.9 +/- MVA | 9,8,7,6,5,4,3 +/- MVA | 9,8,7,6,5 +/- MVA |
| Minimum Premium | \$25,000 | \$25,000 Qualified \$50,000 NonQual | \$20,000 | \$10,000 | \$5,000 | \$5,000 | \$5,000 | \$5,000 |
| Max Premium W/O Approval | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| FDPA Or SPDA | Single Premium | Single Premium | Single Premium | Single Premium | Single Premium | Single Premium | Single Premium | Single Premium |
| Product Highlights & Hot Points | Death Benefit Surrender Value OR Account Value Paid over 5 Years HOT Liquidity Option Full Value at Death Terminal Illness & Nursing Home .10% Interest or RMD .10% Commission 81+ 10 Year 1.20% 7 Year 0.90% 5 Year 0.75% 3 Year 0.50% | Full Value + Positive MVA Paid at Death Required Min Distributions Terminal Illness & Nursing Home Waivers Commission 81+ 7 Year 1.40% 5 Year 1.25% 3 Year 0.50% | Full Value Paid at Death 10% Withdrawals after 1st Year Required Min Distributions Nursing Home & Terminal Illness Waivers 5 Year Rate Is 0.40% Lower Under 100K | Death Benefit Surrender Value OR Account Value Paid over 5 Years Liquidity Option Nursing Home .15% Death Benefit .30% 10% Withdrawal .15% Full Value at Death in FL for All Ages Full Value at Death in CA for Ages 65 + Comm in FL & CA Half for Age 76-85 | Death Benefit Surrender Value Nursing Home & Terminal Illness Liquidity Option Death Benefit .15% 10% Withdrawal .15% Commission 76+ 7 Year 2.00% 5 Year 1.75% 3 Year 1.25% | Full Value Paid at Death Monthly Interest Checks Liquidity Option Terminal Illness & Nursing Home .15% 5% WD or RMD .10% | Full Value Paid at Death Monthly Interest Checks Liquidity Option Terminal Illness & Nursing Home .15% 5% WD or RMD .10% | Full Value Paid at Death Monthly Interest Checks Liquidity Option Terminal Illness & Nursing Home .15% 5% WD or RMD .10% |
| COMMISSION | 10 Year 2.50% 7 Year 2.00% 5Yr 1.50% 3Yr 1.0% | 7 Year 2.75% 5 Year 2.50% 3 Year 1.25% | 7 Year 3.25% 5 Year 2.25% 3Yr 1.50% 2Yr 1.0% | 5 Year 2.50% 3 Year 2.00% Half Comp A81-85 | 7 Year 2.75% 5 Year 2.50% 3 Year 1.75% | 3.20% 76-90 1.70% | 2.70% 76-90 1.70% | 2.45% 76-90 1.70% |

Rates Effective June 12, 2025

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Highlights only. Please refer to brochures for complete details.
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| | MULTI-YEAR GUARANTEE ANNUITIES | | | | | | | |
|---------------------------------|---|--|---|--|---|--|--|--|
| Company | Farmers Life AM Best B++ Assets \$138 Million | American Life & Security AM Best B++ Assets \$3.9 Billion | Nassau Life & Annuity AM Best B++ Assets \$5.2 Billion | Aspida Life AM Best A- Assets \$7.9 Billion | EquiTrust AM Best B++ Assets \$34 Billion | Oxford Life AM Best A Assets \$3.2 Billion | Western United Life AM Best B++ Assets \$1.9 Billion | Oceanview AM Best A Assets \$11.3 Billion |
| Annuity Name | Safeguard Plus | American Classic | MYAnnuity | Synergy Choice | Certainty Select | Multi-Select MYGA | Navigator Ultra MVA | Harbourview MYGA |
| Term Length | 3, 5, 7 or 10 Yrs | 3 or 5 Years | 5 or 7 Years | 3, 5 or 7 Yrs | 5, 6, 8 or 10 Yrs | 5, 7 or 10 Yrs | 3, 5 or 7 Yrs | 4, 6 or 10 Yrs |
| Approved all states except | AK CA CO CT DE FL HI ID KS ME MD MI MN NH NJ NY NC OR RI SC SD VT VA WA WI | AL AK AR CA CT DE ME MD MA MN MS NH NJ NY NC PA RI SC TN VTA WAWV WI WY | MA ME NY | NY | NY | AL MS NY VT WV | CA DE NJ NY SD | CT NY VT |
| Guaranteed Interest Rate | 3 Years 5.05% 5 Years 5.60% 7 Years 5.60% 10 Years 5.65% | 3 Years 5.36% 5 Years 5.68% | 5 Years 5.75% 7 Years 5.80% | 3 Years 5.15% 5 Years 5.50% 7 Years 5.60% UNDER 100K 15 bpt LESS | 5 Years 5.25% 6 Years 5.30% 8 Years 5.35% 10 Years 5.50% | 5 Years 5.20% 7 Years 5.30% 10 Years 5.10% | 3 Years 5.05% 5 Years 5.35% 7 Years 5.35% | 4 Years 5.00% 6 Years 5.20% 10 Years 5.30% UNDER 70K 35 bpt LESS |
| SIZZLE | 5.0% PLUS | 5.0% PLUS | 5.0% PLUS | 5.0% PLUS | 3.00% COMP | A RATED | 5.0% PLUS | A RATED |
| Death Benefit | Owner | Owner | Owner | Owner | Owner | Owner | Annuitant | Owner |
| Issue Age | 3&5YR 95 7&10YR 90 | 0 to 90 | 0 to 85 | 18 to 90 | 0 to 90 | 0 to 85 | 0 to 75 | 18 to 89 |
| Renewal Window End of Term | 30 Day Window | 30 Day Window | 30 Day Window | No Auto Renewal | 30 Day Window | 30 Day Window | 30 Day Window | 30 Day Window |
| Guar Formula | GUARANTEED ALL YRS | GUARANTEED ALL YRS | GUARANTEED ALL YRS | GUARANTEED ALL YRS | GUARANTEED ALL YRS | GUARANTEED ALL YRS | GUARANTEED ALL YRS | GUARANTEED ALL YRS |
| Surrender Chgs | 9,8,7,6,5,4,3, 2,5,1,5, 9 +/- MVA | 9,8,7,6,5 +/- MVA | 9,8,7,6,5,4,3 +/- MVA | 9,8,7,6,5,4,3 +/- MVA | 10,10,9,9,8,8,7,7,6,5 +/- MVA | 10,9,8,7,6,5,4, 3,2,1 +/- MVA | 9,8,7,6,5,4,3 +/- MVA | 9,9,8,7,6,5,4,3,2,1 +/- MVA |
| Minimum Premium | \$10,000 | \$1,000 | \$10,000 | \$25,000 | \$10,000 | \$20,000 | \$10,000 | \$20,000 |
| Max Premium W/O Approval | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$2,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| FDPA Or SPDA | Single Premium | Single Premium | Single Premium | Single Premium | Single Premium | Single Premium | Single Premium | Single Premium |
| Product Highlights & Hot Points | Full Value Paid at Death Monthly Interest Checks Liquidity Option Terminal Illness & Nursing Home .10% Req Distribution .10% Commission 76+ 10 Year 2.00% 7 Year 2.00% 5 Year 1.75% 3 Year 1.25% | Full Value Paid at Death 10% Withdrawals & RMD after 1st Year Comp 0.25% Less for Paper Apps Loyalty Bonus Paid If No Withdrawal Taken During Term Loyalty Bonus 5.55% 5 Yrs + 0.60% on initial premium 5.20% 3 Yrs + 0.45% on initial premium | Full Value Paid at Death Required Min Distributions Liquidity Option 10% Withdrawal .20% E-APP ONLY Terminal Illness & Nursing Home Waiver | Full Value Paid at Death Liquidity Option 10% Withdrawal .20% Monthly Interest .10% Commission is Half Age 81-90 E-APP ONLY | Full Value Paid at Death Accumulated Interest Withdrawal Req Minimum Distributions Excellent Commission Nursing Home & Terminal Illness Waivers | Full Value Paid at Death 10% Withdrawals after 1st Year Nursing Home Home Health & Terminal Illness Waivers Max Issue Age 0-75 1,000,000 76-80 750,000 81-85 500,000 Comm 60% lower 76-80 Comm 50% lower 81-85 | Death Benefit Surrender Value OR Continuation Options Below Beneficiary May Continue NQ to End of Term Benny May NOT Continue Qualified Buy & Hold NO Liquidity Options NO withdrawals during term period | Full Value Paid at Death 10% Withdrawals after 1st Year CALIFORNIA RATE IS .15% LOWER Half Comp Age 80-89 |
| COMMISSION | 10 Year 3.00% 7 Year 2.75% 5Yr 2.5% 3Yr 1.75% | 5 Year 2.50% 3 Year 1.50% 81+ 5 Yr 1.5% 3 Yr 1.0% | 7 Year 3.00% 5 Year 2.50% A81+ 1.55% & 1.30% | 7 Year 2.75% 5 Year 2.25% 3 Year 1.50% | 3.00% 81-90 2.25% | 10 Year 3.00% 7 Year 2.50% 5 Year 2.50% | 7 Year 2.40% 5 Year 2.00% 3 Year 1.48% | 10 Year 2.75% 6 Year 1.25% 4 Year 1.15% |

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| | MULTI-YEAR GUARANTEE ANNUITIES | | | | | | LINKED BENEFIT LIFE |
|---------------------------------|--|---|---|---|--|--|---|
| Company | Sagicor | Clear Spring | Liberty Bankers | Pacific Guardian Life | Standard | Family Benefit Life | Sagicor |
| | AM Best A- Assets \$5.5 Billion | AM Best A- Assets \$15.4 Billion | AM Best A- Assets \$2.8 Billion | AM Best A Assets \$1.7 Billion | AM Best A Assets \$41.3 Billion | AM Best NR Assets \$275 Million | AM Best A- Assets \$4.1 Billion |
| Annuity Name | Milestone MYGA | Preserve MYGA | Heritage Elite | Diamond Head MYGA | Focused Growth Annuity | Flex One | WealthCare Single Premium UL |
| Term Length | 5 Years | 4, 5, 7, or 10 Yrs | 5, 7 or 9 Yrs | 5, 7 or 10 Years | 5 or 7 Years | 7 Years | Universal Life |
| Approved all states except | AK CA CT ME MT NY VT | NY | CA NY | CT KS NJ NY ND SD | NY | AK CA CT DE FL HI ID IA ME MD MA MN MT NV NH NJ NY OR RI SC VT WA WV WI WY | AK CA CT ME MT NY VT |
| Guaranteed Interest Rate | 5.40% <small>UNDER 75K 25 bpt LESS</small> | 4 Years 5.20% 5 Years 5.45% 7 Years 5.40% 10 Years 5.35% <small>UNDER 100K 30 bpt LESS</small> | 5 Years 5.20% 7 Years 5.20% 9 Years 5.25% | 5 Years 5.00% 7 Years 5.00% 10 Years 5.00% | 5 Years 5.25% 7 Years 5.25% <small>UNDER 100K 30 bpt LESS</small> | 4.85% <small>3.00% MIN YEARS 2-7</small> | S&P Annual CAP 7.50% S&P Annual PAR 45% Fixed Rate Bucket 3.35% ANNUAL ALLOCATION |
| SIZZLE | A- RATED | 5.0% PLUS | A- RATED | Full Comp To 85 | A RATED | TOP COMP | E-APP ONLY |
| Death Benefit | Owner | Owner | Annuitant | Owner | Owner | Owner | Insured |
| Issue Age | 0 to 90 | 0 to 90 | 5YR 90 7YR 88 9YR 86 | 18 to 85 | 0 to 90 | 0 to 84 | 18 to 85 |
| Renewal Window End of Term | 30 Day Window | 30 Day Window | No Auto Renewal | 30 Day Window | 30 Day Window | No Auto Renewal | LONG TERM CARE ALTERNATIVE |
| Guar Formula | GUARANTEED ALL YRS | GUARANTEED ALL YRS | GUARANTEED ALL YRS | GUARANTEED ALL YRS | GUARANTEED ALL YRS | GUARANTEED ALL YRS | |
| Surrender Chgs | 9,8,7,6,5 +/- MVA | 7,6,5,4,3,2,1,1,1,1 +/- MVA | 7,9,7,0,6,2,5,3,4,4,3,5,2,7,1,8,0,9 +/- MVA | 9,8,7,6,5,4,3,2,1,0 | 9,4,8,5,7,5,6,5,5,5,4,5,3,5 +/- MVA | 8,7,6,5,4,3,2 | VARIES BY AGE & GENDER |
| Minimum Premium | \$25,000 | \$5,000 Qualified \$10,000 Non-Qual | \$10,000 | \$10,000 | \$15,000 | \$5,000 | \$5,000 |
| Max Premium W/O Approval | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$500,000 | Unlimited |
| FDPA Or SPDA | Single Premium | Single Premium | Single Premium | Single Premium | Single Premium | Flexible Premium | Single Premium |
| Product Highlights & Hot Points | Full Value Paid at Death 10% Withdrawals after 1st Year Required Min Distributions E-APP ONLY Nursing Home & Terminal Illness Waivers | Full Value Paid at Death 10% Withdrawals after 1st Year Monthly Interest Checks Required Min Distributions Comm 25% lower 81-85 Comm 50% lower 86-90 | Full Value Paid at Death No Withdrawals Except Required Min Distributions After 1st Year Commission Age 81+ 9 Year 1.25% 7 Year 1.25% 5 Year 1.25% | Full Value Paid at Death 10% Withdrawals after 1st Year Life Events Rider Additional 10% Withdrawal Anytime After 1st Year - Once Premium Tax Paid Upfront for NQ in CO ME SD WY Premium Tax Paid At Annuitization in CA for NQ & Q | Full Value Paid at Death Monthly Interest Checks Required Min Distributions Nursing Home & Terminal Illness Waivers | 15% Withdrawals including 1st Year Monthly Interest Checks Full Value Paid at Death Nursing Home Waiver No new surrender charge after 7 Yrs Put Money IN & Take Money OUT | Return of Premium Penalty Free Anytime Terminal Illness Benefit Life Expectancy 12 Months or Less Full Death Benefit Lump Sum less 25K Long Term Care Benefit Triggered by 2 of 6 ADLs Eating Bathing Dressing Walking Toileting Continence Death Benefit Paid 48 Monthly Pymts Non Medical Underwriting Preferred Non Tobacco & Preferred Tobacco thru Table 4 LTC & Terminal Illness Max 500K |
| COMMISSION | 2.25% <small>81-85 1.50% 86+ 1.00%</small> | 10 Year 3.00% 5&7 Yr 2.50% 4 Year 1.75% | 9 Year 2.75% 7 Year 2.50% 5 Year 2.25% | 10 Year 2.75% 7 Year 2.45% 5 Year 2.25% | 2.00% <small>81-85 1.0% 86+ 0.77%</small> | 4.20% <small>Full Comp All Ages</small> | 11.00% <small>76-85 Reduces Yearly</small> |

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