

LIFE PRODUCT GUIDE DETAILS

15 PLATINUM COMPANIES

LIFE CALCULATIONS

UP TO TARGET X % PAYOUT = COMMISSIONABLE TARGET

NOTE: CERTAIN RIDERS & COMMISSION OPTIONS WILL LOWER COMMISSION. CHECK WITH PROVIDER FOR WHICH WILL AFFECT COMMISSION.

TYPE	PLATINUM PROVIDER	PLATINUM LIFE PRODUCTS	PAYOUT	EXCESS	RENEWALS
IUL LB	NORTH AMERICAN	BUILDER PLUS IUL 3 (OPTION A)	100%	1%	1%
IUL LB	COREBRIDGE PARTNERS GROUP	QOL MAX ACCUMULATOR + III	100%	1%	1%
IUL LB	COREBRIDGE PARTNERS GROUP	QOL VALUE PROTECTOR+ III	100%	N/A	1%
IUL LB	AMERITAS	FLX IUL	100%	1%	1%
IUL	AUGUSTAR	VIRTUS IUL II	100%	0%	1%
IUL	AUGUSTAR	VIRTUS PROTECTION IUL	100%	N/A	N/A
IUL	ETHOS	AMERITAS INDEXED UNIVERSAL LIFE	100%	N/A	N/A
IUL	AMERICAN NATIONAL INS Co (ANICO)	SIGNATURE PERFORMANCE INDEXED UL (AGES 0-69)	100%	1%	1%
IUL	AMERICAN NATIONAL INS Co (ANICO)	SIGNATURE PROTECTION INDEXED UL (AGES 0-69)	100%	1%	1%
IUL	AMERICAN NATIONAL INS Co (ANICO)	SIGNATURE PERFORMANCE INDEXED UL (AGES 70-85)	100%	0%	1%
IUL	AMERICAN NATIONAL INS Co (ANICO)	SIGNATURE PROTECTION INDEXED UL (AGES 70-85)	100%	0%	1%
IUL	MUTUAL OF OMAHA	INCOME ADVANTAGE IUL	100%	1%	1%
IUL	MUTUAL OF OMAHA	IUL EXPRESS	100%	1%	N/A
IUL	MUTUAL OF OMAHA	LIFE PROTECTION ADVANTAGE	100%	0%	1%
UL	AMERICAN NATIONAL INS Co (ANICO)	ANICO EXECUTIVE UL (AGES 0-69)	100%	1%	1%
TERM LB	AMERITAS	FLX Term T20 – T30	100%	N/A	N/A
TERM LB	FORESTERS	STRONG FOUNDATION TERM 10	100%	N/A	N/A
TERM LB	FORESTERS	STRONG FOUNDATION TERM 15 / 20 / 25 / 30	100%	N/A	N/A
TERM LB	MUTUAL OF OMAHA	TERM LIFE EXPRESS (15, 20, 30, 30 w/ ROP)	100%	N/A	N/A
TERM LB	MUTUAL OF OMAHA	TERM LIFE ANSWERS 20 AND 30 YEAR	100%	N/A	N/A
TERM	COREBRIDGE PARTNERS GROUP	QOL FLEX TERM 20 - 30YR, & 35YR	100%	N/A	N/A
TERM	ETHOS	JOHN HANCOCK SIMPLE TERM 25	100%	N/A	N/A
TERM	ETHOS	JOHN HANCOCK SIMPLE TERM 30	100%	N/A	N/A
TERMROP	ETHOS	JOHN HANCOCK SIMPLE TERM ROP 25	100%	N/A	N/A
TERMROP	ETHOS	JOHN HANCOCK SIMPLE TERM ROP 30	100%	N/A	N/A
WL	AMERICAN NATIONAL INS Co (ANICO)	SIGNATURE WHOLE LIFE (AGES 0-69)	100%	N/A	1%
WL	AMERICAN NATIONAL INS Co (ANICO)	LIMITED PAY WHOLE LIFE (AGES 18-44)	100%	N/A	1%
WL	AMERICAN NATIONAL INS Co (ANICO)	LIMITED PAY WHOLE LIFE (AGES 45-49)	100%	N/A	1%
WL	ETHOS	TRUSTAGE ADVANTAGE WHOLE LIFE	100%	N/A	N/A
WL	FORESTERS	PLANRIGHT LEVEL/GRADED - ISSUE AGES 50 – 80	100%	N/A	1%

TYPE	GOLD PROVIDER	GOLD LIFE PRODUCTS	PAYOUT	EXCESS	RENEWALS
TERM LB	FORESTERS	STRONG FOUNDATION TERM 15 / 20 / 25 / 30 (SUB- STANDARD)	100%	N/A	N/A
TERM LB	AMERITAS	FLX Term T15	100%	N/A	N/A
TERM	ETHOS	ETHOS TERM LIFE - PRIME	100%	N/A	N/A
TERM	ETHOS	ETHOS TERM LIFE - SPECTRUM	100%	N/A	N/A
UL	FORESTERS	SMARTUL	100%	N/A	1%
UL	AMERICAN NATIONAL INS Co (ANICO)	ANICO EXECUTIVE UL (AGES 70-85)	100%	0%	1%
GUL	AMERICAN NATIONAL INS Co (ANICO)	SIGNATURE GUARANTEED UL (AGES 18-69)	100%	1%	1%
GUL	AMERICAN NATIONAL INS Co (ANICO)	SIGNATURE GUARANTEED UL (AGES 70-80)	100%	N/A	1%
TERM	FORESTERS	YOUR TERM 15 / 20 / 25 / 30 YEAR	97.92%	N/A	N/A
TERM LB	AMERITAS	FLX Term T10	95.83%	N/A	N/A
TERMLB	NORTH AMERICAN	ADVANTAGE GEN 9 (20 & 30 YEAR TERM)	95.83%	N/A	N/A
IUL	NORTH AMERICAN	BUILDER PLUS IUL 3 (OPTION B)	95.83%	2%	1%
IUL	NORTH AMERICAN	CUSTOM GUARANTEE (GEN 9)	95.83%	1%	N/A
IUL	NORTH AMERICAN	PROTECTION BUILDER IUL (OPTION A)	95.83%	1%	1%
GUL	COREBRIDGE PARTNERS GROUP	QOL GUARANTEE PLUS GUL II	95.83%	N/A	N/A
UL	AUGUSTAR	V-Pro UL II	95.83%	N/A	1%
WL	FORESTERS	ADV. PLUS II WL PAY TO 100 - ISSUE AGES 0 - 65	95.83%	N/A	1%
IUL	NORTH AMERICAN	SMARTBUILDER 2 IUL (OPTION A)	91.67%	1%	1%
TERM	FORESTERS	STRONG FOUNDATION TERM 10 (SUB-STANDARD)	91.67%	N/A	N/A
TERM	MUTUAL OF OMAHA	TERM LIFE EXPRESS 10 YEAR	91.67%	N/A	0%
WL	FORESTERS	BRIGHTFUTURE - JUVENILE WHOLE LIFE (PAY TO 100)	91.67%	N/A	N/A

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LIFE PRODUCT GUIDE DETAILS CONTINUED

LIFE CALCULATIONS

UP TO TARGET X % PAYOUT = COMMISSIONABLE TARGET

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TYPE	SILVER PROVIDER	SILVER LIFE PRODUCTS	PAYOUT	EXCESS	RENEWALS
TERM	AUGUSTAR	TERM 15	87.5%	N/A	N/A
TERM	AUGUSTAR	TERM 20	87.5%	N/A	N/A
TERMLB	COREBRIDGE PARTNERS GROUP	QOL FLEX TERM 15 – 19 YEAR	87.5%	N/A	N/A
WL	FORESTERS	ADV. PLUS II WL PAY TO 100 - ISSUE AGES 66 - 70	87.5%	N/A	1%
WL	MUTUAL OF OMAHA	LIVING PROMISE 45 - 75	87.5%	N/A	N/A
WL	MUTUAL OF OMAHA	LIVING PROMISE 76 - 80	83.33%	N/A	N/A
WL	AUGUSTAR	PRESTIGE INDEXED 20 PAY - AGES 18-75	83.33%	N/A	N/A
IUL	AUGUSTAR	VIRTUS BASIC II	83.33%	N/A	N/A

TYPE	BRONZE PROVIDER	BRONZE LIFE PRODUCTS	PAYOUT	EXCESS	RENEWALS
TERM LB	NORTH AMERICAN	ADVANTAGE GEN 9 (15 TERM)	79.17%	N/A	N/A
TERM LB	COREBRIDGE PARTNERS GROUP	QOL FLEX TERM 10 YEAR	79.17%	N/A	N/A
TERM	AUGUSTAR	TERM 15 PLUS	79.17%	N/A	N/A
TERM	AUGUSTAR	TERM 20 PLUS	79.17%	N/A	N/A
WL	FORESTERS	ADV. PLUS II WL PAY TO 100 - ISSUE AGES 71 - 75	79.17%	N/A	1%
FE	ETHOS	ETHOS FINAL EXPENSE	75%	N/A	N/A
TERM LB	NORTH AMERICAN	ADVANTAGE GEN 9 (10 TERM)	75%	N/A	N/A
TERM	AUGUSTAR	TERM 10	75%	N/A	N/A
WL	FORESTERS	ADV. PLUS II WL PAY TO 100 - ISSUE AGES 76 - 80	70.83%	N/A	1%
TERM	AUGUSTAR	TERM RECAP	66.67%	N/A	N/A
WL	AUGUSTAR	PRESTIGE INDEXED 10 PAY - AGES 18-75	62.5%	N/A	N/A
WL	FORESTERS	ADV. PLUS II WL PAY TO 100 - ISSUE AGES 81 - 85	62.5%	N/A	1%
WL	AUGUSTAR	PRESTIGE INDEXED 20 PAY - AGES 0-17	58.33%	N/A	N/A
TERM	AUGUSTAR	TERM 10 PLUS	58.33%	N/A	N/A
TERM	ETHOS	TRUSTAGE SIMPLIFIED ISSUE TERM LIFE	54.17%	N/A	N/A
WL	MUTUAL OF OMAHA	LIVING PROMISE 81 - 85	54.17%	N/A	N/A
WL	AUGUSTAR	PRESTIGE INDEXED 10 PAY - AGES 0-17	37.50%	N/A	N/A
WL	ETHOS	TRUSTAGE GUARANTEED ACCEPTANCE WHOLE LIFE	33.33%	N/A	N/A

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