# Life Product Guide Details

## 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 4 (Option A) | 100% | 1% | 0.5% |
| IUL LB | Corebridge partners group | QOL Max Accumulator + III | 100% | 1% | 0.5% |
| IUL LB | Corebridge partners group | QOL Value Protector+ III | 100% | N/A | 0.5% |
| IUL LB | Ameritas | Growth IUL | 100% | 1% | 1% |
| IUL LB | Ameritas | Value Plus IUL | 100% | 1% | 1% |
| IUL LB | Augustar | Virtus IUL II | 100% | N/A | 1% |
| IUL LB | ETHOS | Ameritas Indexed Universal Life | 100% | N/A | N/A |
| IUL LB | ANICO | Signature Performance Indexed UL (Ages 0-69) | 100% | 1% | 1% |
| IUL LB | 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% | N/A | 1% |
| IUL | ANICO | Signature Protection Indexed UL (Ages 0-69) | 100% | 1% | 0.5% |
| UL | Ameritas | Value Plus UL | 100% | 1% | 1% |
| Survivorship | Ameritas | Survivorship IUL | 100% | 1% | 1% |
| TERM LB | Ameritas | ClearEdge Living Benefits Term 20 / 25 / 30 | 100% | N/A | N/A |
| TERM LB | Foresters | Strong Foundation Term 10 / 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 | Mutual Of Omaha | Term Life Express 10 Year | 100% | N/A | N/A |
| TERM | Corebridge partners group | QOL FLEX TERM 20 - 30yr, & 35yr | 100% | N/A | N/A |
| TERM | ETHOS | Ethos Term Life - Prime, Select, Spectrum, & Choice | 100% | N/A | N/A |
| TERM | ETHOS | John Hancock simple Term 25 & 30 | 100% | N/A | N/A |
| TERMROP | ETHOS | John Hancock simple Term ROP 25 & 30 | 100% | N/A | N/A |
| Whole Life | Ameritas | Growth Whole Life | 100% | N/A | 1% |
| Whole Life | Ameritas | Value Plus Whole Life | 100% | N/A | 1% |
| Whole Life | Ameritas | Access Whole Life | 100% | N/A | 1% |
| Whole Life | ANICO | Signature Whole Life (Ages 0-69) | 100% | N/A | 0.5% |
| Whole Life | ANICO | Limited Pay Whole Life (Ages 18-44, 45-49) | 100% | N/A | 0.5% |
| Whole Life | Foresters | PlanRight Level/Graded - Issue Ages 50 – 80 | 100% | N/A | 1% |
| Whole Life | Mutual of Omaha | Living Promise 45 - 80 | 100% | N/A | N/A |
| Final Expense | Corebridge TMG | SimpliNow Legacy Max WL | 100% | N/A | 1% |

| TYPE | Gold Provider | Gold Life Products | Payout | Excess | Renewals |
|---|---|---|---|---|---|
| IUL LB | Augustar | Virtus Protection IUL | 95.83% | N/A | N/A |
| IUL LB | ANICO | Signature Performance Indexed UL (Ages 70-85) | 95.83% | N/A | 0.5% |
| IUL | ANICO | Signature Protection Indexed UL (Ages 70-85 | 95.83% | N/A | 0.5% |
| UL | Foresters | SMARTUL | 95.83% | N/A | 1% |
| UL | ANICO | ANICO Executive UL (ages 0-69) | 95.83% | 1% | 0.5% |
| GUL | ANICO | Signature Guaranteed UL (Ages 18-69) | 95.83% | 1% | 0.5% |
| TERM LB | Foresters | Strong Foundation Term 15 / 20 / 25 / 30 (Sub- Standard) | 95.83% | N/A | N/A |
| TERM LB | Mutual Of Omaha | Term Life Answers 20 and 30 Year | 95.83% | N/A | N/A |
| TERM LB | Ameritas | ClearEdge Living Benefits 15 Term | 95.83% | N/A | N/A |
| TERM | Foresters | Your Term 15 / 20 / 25 / 30 year | 93.75% | N/A | N/A |
| IUL | North American | Custom Guarantee (Gen 9) | 91.67% | 1% | N/A |
| IUL | North American | Protection Builder IUL (Option A) | 91.67% | 1% | 1% |
| IUL | North American | SmartBuilder 3 IUL (Option A) | 91.67% | 1% | 1% |
| IUL | Symetra | Symetra Accumulator Ascent IUL 2.0 | 91.67% | 1% | N/A |
| UL | Augustar | V-Pro UL II | 91.67% | N/A | 1% |
| UL | ANICO | ANICO Executive UL (ages 70-85) | 91.67% | N/A | 0.5% |
| GUL | Corebridge partners group | QOL GUARANTEE PLUS GUL II | 91.67% | N/A | N/A |
| GUL | ANICO | Signature Guaranteed UL (Ages 70-80) | 91.67% | N/A | 0.5% |
| TERM LB | Ameritas | ClearEdge Living Benefits 10 Term | 91.67% | N/A | N/A |
| TERMLB | North American | Addvantage Gen 9 (20 & 30 year Term) | 91.67% | N/A | N/A |
| Whole Life | Foresters | Adv. Plus II WL Pay to 100 - Issue Ages 0 - 65 | 91.67% | N/A | 1% |

## Life Product Guide Details Continued

### 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 | Silver Provider | Silver Life Products | Payout | Excess | Renewals |
|---|---|---|---|---|---|
| TERM | Foresters | Strong Foundation Term 10 (Sub-Standard) | 87.50% | N/A | N/A |
| Whole Life | Foresters | BrightFuture - Juvenile Whole Life (Pay to 100) | 87.50% | N/A | N/A |
| Whole Life | ANICO | Signature Whole Life (Ages 70 - 79) | 83.33% | N/A | N/A |
| Whole Life | ANICO | Limited Pay Whole Life (Ages 50-54) | 83.33% | N/A | N/A |
| Whole Life | Foresters | Adv. Plus II WL Pay to 100 - Issue Ages 66 - 70 | 83.33% | N/A | 1% |
| Whole Life | Mutual of Omaha | Children's Whole Life | 83.33% | N/A | N/A |
| TERMLB | Corebridge partners group | QOL FLEX Term 15 – 19 YEAR | 83.33% | N/A | N/A |
| TERM | Augustar | Term 15 / 20 | 83.33% | N/A | N/A |
| TERM | Ameritas | Value Plus 20 and 30-YR Term | 81.25% | N/A | N/A |
| TERM | Ameritas | Instant 20, 25, and 30-YR Term | 81.25% | N/A | N/A |

| TYPE | Bronze Provider | Bronze Life Products | Payout | Excess | Renewals |
|---|---|---|---|---|---|
| IUL | Augustar | Virtus Basic II | 79.17% | N/A | N/A |
| TERM | Ameritas | Value Plus 10 and 15-YR Term | 79.17% | N/A | N/A |
| TERM | Ameritas | Instant 10 and 15-YR Term | 79.17% | N/A | N/A |
| Whole Life | Augustar | Prestige Indexed 20 Pay - ages 18-75 | 79.17% | N/A | N/A |
| Survivorship | Securian | Eclipse Survivor II IUL | 79.17% | N/A | N/A |
| TERM LB | North American | Addvantage Gen 9 (15 Term) | 75.00% | N/A | N/A |
| TERM LB | Corebridge partners group | QOL FLEX Term 10 YEAR | 75.00% | N/A | N/A |
| TERM | Augustar | Term 15 / 20 Plus | 75.00% | N/A | N/A |
| Whole Life | Foresters | Adv. Plus II WL Pay to 100 - Issue Ages 71 - 75 | 75.00% | N/A | 1% |
| TERM LB | North American | Addvantage Gen 9 (10 Term) | 70.83% | N/A | N/A |
| TERM | Augustar | Term 10 | 70.83% | N/A | N/A |
| TERM | Ameritas | Value Plus 1-YR Term | 66.67% | N/A | N/A |
| Whole Life | Foresters | Adv. Plus II WL Pay to 100 - Issue Ages 76 - 80 | 66.67% | N/A | 1% |
| Whole Life | Mutual of Omaha | Living Promise 81 - 85 | 66.67% | N/A | N/A |
| TERM | Augustar | Term Recap | 62.50% | N/A | N/A |
| Whole Life | ANICO | Limited Pay Whole Life (Ages 55 - 70) | 62.50% | N/A | N/A |
| Whole Life | Augustar | Prestige Indexed 10 Pay - ages 18-75 | 58.33% | N/A | N/A |
| Whole Life | Foresters | Adv. Plus II WL Pay to 100 - Issue Ages 81 - 85 | 58.33% | N/A | 1% |
| Whole Life | Mutual of Omaha | Living Promise Graded | 58.33% | N/A | N/A |
| Whole Life | ANICO | Signature Whole Life (Ages 80 - 85) | 54.17% | N/A | N/A |
| Whole Life | Augustar | Prestige Indexed 20 Pay - ages 0-17 | 54.17% | N/A | N/A |
| TERM | Augustar | Term 10 Plus | 54.17% | N/A | N/A |
| Whole Life | Augustar | Prestige Indexed 10 Pay - ages 0-17 | 33.33% | N/A | N/A |
| Whole Life | Ethos | TruStage Guaranteed Acceptance Whole Life | 20.00% | N/A | N/A |
| Final Expense | Ethos | TruStage Advantage Whole Life (Ages 18-85) | 20.00% | N/A | N/A |
| TERM | Ethos | TruStage Simplified Issue Term Life | 20.00% | N/A | N/A |