

TOP SELLING SIMPLIFIED ISSUE SINGLE PREMIUM LIFE

	Assurity	Oxford	Equitrust		Sagicor		National Western		North American
Product	LifeScope	Prosperity Select	WealthSure Life	WealthMax Bonus Life	Gold Series ISSPWL	Gold Series Fixed Index SPWL	NWL Lifetime Returns Select	NWL SafeGuard Select	Legacy Optimizer
Type	Whole Life	Whole Life	Whole Life	Indexed Universal Life	Whole Life	Indexed Whole Life	Indexed Universal Life	Fixed Interest SPUL	Indexed Universal Life
Issue Ages	0-80	55-80	55-85 (No Backdating)	50-85 (No Backdating)	55-85	18-85	10 pay- 45-80 Single, 5-pay 45-85	45-85	50-80
Min. Face Amount	Ages 0-54 \$10,000 Ages 55+ \$5,000	\$30,000 Face	\$10,000 Premium	\$10,000 Premium	\$5,000 Premium	\$5,000 Premium	\$25,000 Face	\$25,000 Face	\$25,000 Face
Max. Face Amount	No Max.	Based on age, gender and tobacco class	\$750,000 Face	\$750,000 Face	No Max. Prem. Over \$500K need HOA	No Max. Prem. Over \$500K need HOA	Ages 45-75 \$250,000 Ages 76-85 \$150,000	Ages 45-75 \$250,000 Ages 76-85 \$150,000	Ages 50-59 \$150,000 Ages 60-80 \$200,000
Payment Options	Single	Single Pay	Single Pay	Single Pay	Single Pay	Single Pay	1,5 or 10 Pay	Single Pay	Single Pay
Guaranteed Min. Rate	Dividends are based on the current scale and are not guaranteed.	4%	3%	2%	3%	2%	Fixed- 2%, Monthly Average - 25% Participation Monthly P to P- Min. 1% cap, Annual P to P- Min. 4% cap	1%	0%
Premium Bonus	No	No	No	12%	No	10%	No	No	Yes
Return Of Premium	No	Yes	No	Yes	Yes	Yes	Single Pay- Yes 5 & 10 Pay- No	Yes	Yes starting in year 5
Death Benefit Guarantee	To age 121	To age 121	To age 121	To age 121	To age 100	To age 120	To age 121	To age 121	To age 120

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Surrender Schedule	Equal to the cash value on the date of surrender increased by the amount of the cash value of any paid-up additions and any due but unpaid dividends or unpaid loan balance	Equal to the cash value on the date of surrender minus any withdrawals or unpaid loan balances	10 year-10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	10 year-10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	10 year-8%, 8%, 7%, 7%, 6%, 5%, 4%, 3%, 2%, 1%	10 year-12%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 4%, 2%	Surrender Charges are per \$1,000 of Face Amount for all plans and apply for all listed policy years, depending on issue age Ages 45-70: year 1-14 Ages 71-80: years 1-12 Ages 81-85: years 1-11		9 year decreasing
Withdrawals	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Loans	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Rate Classification	Select Non-Tobacco, Tobacco (ages 15-80) Table 16	Table 4 Standard	Table 4 Standard	Table 4 Standard	Table 4 Standard	Table 4 Standard	Table 5 Standard	Table 5	Table 4
Average Turnaround	1 week	Immediate Issue	48 hours	48 hours	48 hours	48 hours	Instant Decision	Instant decision	Point of Sale
Non Medically UW	Yes, Ages 0-60< \$695,000, Ages 61-80< \$435,000	Yes	Yes	Yes	Yes- could require if necessary to approve	Yes -could require if necessary to approve	Yes	Yes	Yes
Phone interview	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Terminal Illness	Yes	Yes	Yes	Yes	Yes	Yes	Single Pay- Yes 5 & 10- Pay- Yes	Yes	Yes
Chronic Illness	No	Yes	Yes	Yes	Yes **Not available in CA, IL, VA	Yes **Not Available in CA, IL	Single Pay- Yes 5 & 10 Pay- No	Yes	Yes

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No Cost Riders	Accelerated Death Benefits & Single Premium Insurance	Included– Chronic Illness and Terminal Illness. Nursing home/home healthcare State Specific– CA, AZ, ND,FL	Accelerated Death Benefit Rider– Terminal Illness, Nursing Care Confinement, and Chronic Care	Accelerated Death Benefit Rider– Terminal Illness, Nursing Care Confinement, and Chronic Care	Terminal Illness and Critical Illness– Critical Illness not approved in CA, IL, and VA	Terminal Illness and Critical Illness– Critical Illness not approved in CA, IL, and VA	Single, 5, & 10 Pay: Paid Up Life Insurance, Terminal Illness Rider. *Optional for a cost Single Pay– Accelerated Benefit Rider – Chronic Illness (Not available for Tobacco Users 81-85).	Paid Up Life Insurance, Terminal Illness Rider. *Optional for cost Accelerated Benefit Rider– Chronic Illness Rider. (Not available for Tobacco Users 81-85).	Terminal Illness and Chronic Illness
2nd to Die	No	No	No	No	No	No	No	No	No
Commissions	6% in the first year, 0% renewals	Age 50-75: 7% Age 76: 6.75% Age 77: 6.25% Age 78: 6% Age 79: 5.40% Age 80: 4.75%	Ages 55-65: 15% Ages 66-80: 14% Ages 81-85: 10.5%	Ages 50-75: 8% Ages 76- 80: 7.5% Ages 81-85: 5.5%	Ages 45-80: 9% Ages 81-85: 6.5%	Ages 18-80: 8% Ages 81-85: 6%	Single Pay: 11-3% 5 Pay: 38-3% 10 Pay: 73-4% **Specific to clients age, Call for details	Ages 45-79: 6.50% Age 80: 6.00% Ages 81-85: 3.00%	7.50%
Not For Sale In	NY	MT,MS,AL,KY,WV, NY,VT	DE,MT,NY,VT	MT,NY,VT	LA,MA,NH,NY,OR ,PA	LA,MA,MT,NH,NJ, NC,OR,PA,VA	NY	NY	CA, NY
Sample Quote: \$100,000 Premium									
	LifeScape	Prosperity Select	WealthSure Life	WealthMax Bonus Life	Gold Series ISSPWL	Gold Series Fixed Index SPWL	NWL Lifetime Returns Select	NWL SafeGuard Select	Legacy Optimizer
65 Male	\$152,603	\$184,730	\$163,000	\$205,362	\$178,664	\$200,946	\$167,504	\$179,375	\$168,000
70 Male	\$134,416	\$160,428	\$147,000	\$158,936	\$157,876	\$176,948	\$149,925	\$156,801	\$150,000
75 Male	\$124,315	\$139,049	\$132,000	\$161,170	\$141,429	\$157,679	\$134,590	\$140,350	\$136,000