

# TOP SELLING

## SIMPLIFIED ISSUE SINGLE PREMIUM LIFE

	Assurity	Oxford	Equitrust		Sagicor		National Western		North American
<b>Product</b>	Single Premium Whole Life	Prosperity Select	Secure SuiteLife	Growth SuiteLife	Gold Series ISSPWL	Gold Series Fixed Index SPWL	Lifetime Returns Select	SafeGuard Select	Legacy Optimizer
<b>Type</b>	Whole Life	Whole Life	Index Universal Life	Index Universal Life	Whole Life	Indexed Whole Life	Indexed Universal Life	Fixed Interest SPUL	Indexed Universal Life
<b>Issue Ages</b>	15days -85	55-80	45-85 (No Backdating)	45-80 (No Backdating)	45-85	18-85	Single Pay: 45-85 5pay: 45-85 10pay: 45-80	45-85	50-80
<b>Min Face/ Premium</b>	Ages 0-54 \$10,000 Ages 55+ \$5,000	\$30,000— \$500,000 Face	\$10,000 Premium	\$25,000 Premium	\$5,000 Premium	\$5,000 Premium	\$25,000 Face	\$25,000 Face	\$25,000 Premium
<b>Max Face/ Premium</b>	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	Age 50-59 \$150,000 Prem Age 60-80 \$200,000 Prem
<b>Payment Options</b>	Single	Single Pay	Single Pay	Single Pay	Single Pay	Single Pay	Single, 5 or 10Pay	Single Pay	Single Pay
<b>Guaranteed Min. Rate</b>	Dividends are based on the current scale and are not guaranteed.	4%	2%	2%	3%	2%	Annual Fixed Int 2% Mthly Avg Par 25% Monthly PtP Cap 1% Annual PtP Cap 4%	1%	Annual PtP Cap 0.50%
<b>Premium Bonus</b>	No	No	5%	No	No	10%	No	No	Yes — 2% years 5-9
<b>Return Of Premium</b>	No	Yes	Yes, Graded 5yrs	No	Yes	Yes	Yes— Single Pay No- 5 & 10 Pay	Yes	Yes: year 5+
<b>Death Benefit Guarantee</b>	To age 121	To age 121	To age 121	None	To age 120	To age 120	To age 121	To age 121	To age 120

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<b>Surrender Schedule</b>	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- (12, 12, 12, 12, 11, 10, 8, 5, 4, 2, 0%)	15 year- Declining scale, varies by gender and underwriting class	10 year- (8, 8, 7, 7, 6, 5, 4, 3, 3, 1, 0%)	10 year- (12, 12, 11, 10, 9, 8, 7, 6, 4, 2, 0%)	Surrender Charges are per \$1,000 of Face Amount for all plans and apply for all listed policy years, depending on issue age.  Age 45-70: 14 yrs Age 71-80: 12 yrs Age 81-85: 11 yrs		9 year decreasing
<b>Withdrawals</b>	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Loans</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
<b>Rate Classification</b>	Std Non-Tobacco, Tobacco (ages 18-80), Juvenile Table 16	Preferred, Non-Preferred	Non-Tobacco, Tobacco to Table 4	Non-Tobacco, Tobacco to Table 4	Table 4 Standard	Table 4 Standard	Table 5 Standard	Table 5 Standard	Table 4 Standard
<b>Average Turnaround</b>	1 week	Immediate Issue	48 hours	48 hours	48 hours	48 hours	Instant Decision	Instant decision	Point of Sale
<b>Non Medically UW</b>	Yes, Age 0-60 < \$699,999, Age 61-80 < \$449,999	Yes	Yes, APS required: \$250,000+ Prem	Yes, APS required: \$250,000+ Prem	Yes- could require if necessary to approve	Yes -could require if necessary to approve	Yes	Yes	Yes
<b>Phone interview</b>	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes
<b>Terminal Illness</b>	Yes	Yes	Yes	Yes	Yes	Yes	Single Pay- Yes 5 & 10- Pay- Yes	Yes	Yes
<b>Chronic Illness</b>	No	Yes  *Vary by State	Yes  *Vary by State	Yes  *Vary by State	Yes  *Vary by State	Yes  *Vary by State	Single Pay- Yes 5 & 10 Pay- No *Vary by State	Yes  *Vary by State	Yes  *Vary by State

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<b>No Cost Riders</b>	Accelerated Death Benefits Single Premium Insurance  * Vary by State	Chronic Illness Terminal Illness Nursing home/home healthcare  *Vary by State	Accelerated Death Benefit Rider: Terminal Illness Nursing Care Confinement Chronic Care  *Vary by State	Accelerated Death Benefit Rider: Terminal Illness Nursing Care Confinement Chronic Care  *Vary by State	Inherent Rider: ADB for Terminal Illness ADB for Chronic Illness  *Vary by State	Inherent Rider: ADB for Terminal Illness ADB for Chronic Illness  *Vary by State	Paid Up Life Insurance Terminal Illness Rider Living Benefit Rider  *Vary by State	Paid Up Life Insurance Terminal Illness Rider Living Benefit Rider  *Vary by State	Terminal Illness Chronic Illness    *Vary by State
<b>2nd to Die</b>	No	No	No	No	No	No	No	No	No
<b>Commissions</b>	6%	Age 50-75: 10% Age 76: 9.25% Age 77: 8.5% Age 78: 7.75% Age 79: 7% Age 80: 6.25%	Age 45-75: 8% Age 76-80: 7.5% Age 81-85: 5.5%	Age 45-75: 11% Age 76- 80: 9%	Age 45-80: 9% Age 81-85: 6.5%	Ages 18-80: 8% Ages 81-85: 6%	Single Pay: 11-3% 5 Pay: 38-3% 10 Pay: 73-4% *Payout is Specific to clients Age/Rating. Call for details	Ages 45-79: 6.50% Age 80: 6.00% Ages 81-85: 3.00%	7.50%
<b>Not For Sale In</b>	NY	KY, MT, NY	MT, NY	MT, NY	LA, MA, NH, OR, PA	LA, MA, MT, NH, NJ, NC, OR, PA, VA	NY	NY, PA	CA, NY

## Sample Quote: \$100,000 Premium

(Based on Standard Non-Smoker Rating, WA)

#	Single Premium Whole Life	Prosperity Select	Secure SuiteLife	Growth SuiteLife	Gold Series ISSPWL	Gold Series Fixed Index SPWL	Lifetime Returns Select (Single Pay)	SafeGuard Select	Legacy Optimizer
<b>65 Male</b>	\$153,353	\$170,233	\$149,000	\$179,782	\$178,664	\$200,946	\$160,397	\$179,372	\$168,000
<b>70 Male</b>	\$135,481	\$150,165	\$133,000	\$149,400	\$157,876	\$176,948	\$143,694	\$156,801	\$150,000
<b>75 Male</b>	\$121,220	\$134,571	\$120,000	\$127,030	\$141,429	\$157,679	\$128,854	\$140,350	\$136,000