

<b>FINAL EXPENSE MPP / SSP / PPP</b>	<b>AM - AM</b>	<b>PROSPERITY LIFE</b>	<b>* <u>AIG</u> * Guaranteed Acceptance</b>	<b>TLIC</b>	<b>MOO</b>	<b>RNA</b>
<b>Premium Guarantee and Renewability</b>	Level up to Age 100	Level up to Age <b>121</b>	Level up to Age 100	Level up to Age <b>121</b>	Level up to Age 100	Level up to Age <b>121</b>
<b>Issue Ages</b> <i>(sweet spot of the bat is Ages <b>50-75</b>)</i>	<b>0 - 85</b>	50 - 80	50 - 80	<b>0 - 85</b> <b>Immediate</b>  18 - 80 Graded	45 - 85 Level  45 - 80 Graded	50 - 75 Standard
<b>Coverage Amounts</b>	<p>Ages <b>50-75</b> = \$2,500 - \$35,000 <b>Immediate</b></p> <p>Ages <b>76 - 85</b> = \$2,500 - \$20,000 <b>Immediate</b></p> <p>Ages <b>50 - 85</b> = \$2,500 - \$20,000 <b>Graded</b></p> <p>Ages <b>50 - 85</b> = \$2,500 - \$20,000 <b>ROP</b></p>	<p><b>\$1,500 - \$35,000 Level, Graded &amp; Modified</b></p> <p>\$5,000 - \$35,000 <i>in WA</i> <b>Level, Graded &amp; Modified</b></p> <p><i>*Aggregate MAX \$35,000</i></p>	<p><b>\$5,000 - \$25,000 Guaranteed Issue</b></p> <p><i>*Aggregate MAX \$25,000</i></p>	<p>\$1,000 - \$50,000 <b>Immediate All Ages</b></p> <p>Ages 18-80 = \$1,000 - \$25,000 <b>Graded</b></p>	<p>Ages 45-85 = \$2,000 - \$40,000 <b>Immediate</b></p> <p>Ages 45-80 = \$2,000 - \$20,000 <b>Graded</b></p>	<p>\$7,000 - \$30,000 <b>SIWL</b></p> <p>\$7,000 - \$10,000 <b>GDB</b></p> <p><i>*Aggregate MAX \$30,000</i></p>

<b>FINAL EXPENSE MPP / SSP / PPP</b>	AM - AM	PROSPERITY LIFE	* <u>AIG</u> * <i>Guaranteed Acceptance</i>	TLIC	MOO	RNA
<b>Billing Options &amp; Premium Modes</b>	<b>EFT Only</b> --- Monthly  Direct Bill --- Annually, SA, Qrt, Mo	<b>EFT / SS Debit / Credit Cards</b> --- Monthly, Q, SA, A  Direct Bill --- Annually, SA, Qrt	<b>EFT / SS Debit / Credit Cards</b> --- Monthly	<b>EFT / SS Debit / Credit Cards</b> --- Monthly  Direct Bill --- Annually, SA, Qrt	<b>EFT Only</b> --- Monthly  Direct Bill --- Annually, SA, Qrt	<b>EFT Only</b> --- Monthly, Qrt, SA, Annual  Direct Bill - Annually, SA, Qrt
<b>Underwriting Class/Options</b>	<b>Immediate</b> (level)  Graded (Ages 80-85)  ROP Paid (Ages 80-85)	<b>Level</b> (immediate)  Graded (Ages 50-80)  *Modified (Ages 50-80) (Annualized ROP)	<b>GUARANTEED ACCEPTANCE</b> (Ages 50-80) ROP Paid + 10%	<b>Preferred Immediate</b> (level)  Standard Immediate (level)  Graded	<b>Level</b> (immediate)  Graded	<b>Standard</b> (immediate level)
<b>Voice Signature (Option)</b>	<b>Yes</b> (easiest)	<b>Yes</b>	No	No	No	<b>Yes</b>
<b>E-App Signature (Option)</b>	<b>Yes</b> (easy)	<b>Yes</b>	<b>Yes</b> (easiest)	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
<b>Telephone Interview (Required)</b>	Varies	No	No	No	No	Yes

<b>FINAL EXPENSE MPP / SSP / PPP</b>	<b>AM - AM</b>	<b>PROSPERITY LIFE</b>	<b>* <u>AIG</u> * Guaranteed Acceptance</b>	<b>TLIC</b>	<b>MOO</b>	<b>RNA</b>
Death Benefit Option	<b>Immediate = 100%</b> Day 1 Year 1	<b>Level = 100%</b> Day 1 Year 1	Years 1 - 2 = 110% of premiums paid	<b>Preferred = 100%</b> Day 1 Year 1	<b>Level = 100%</b> Day 1 Year 1	<b>Standard = 100%</b> Day 1 Year 1
	<b>Graded = 30%</b> Day 1 Year 1	<b>Graded = 30%</b> Day 1 Year 1	Years 3+ = Full Face Amount	<b>Standard = 100%</b> Day 1 Year 1	<b>Graded = 30%</b> Day 1 Year 1	
	<b>Graded = 70%</b> Day 1 Year 2	<b>Graded = 70%</b> Day 1 Year 2		<b>Graded = 30%</b> Day 1 Year 1	<b>Graded = 70%</b> Day 1 Year 2	
	<b>Graded = 100%</b> Day 1 Year 3	<b>Graded = 100%</b> Day 1 Year 3	<i>*In the event of Accidental Death = Full Face Amount</i>	<b>Graded = 70%</b> Day 1 Year 2	<b>Graded = 100%</b> Day 1 Year 3	
	0 - 64 <b>ROP = 110%</b> of Premiums Paid Years One - Three	<b>Modified = 110%</b> of <b>ANNUALIZED</b> Premium Year One	<i>*In the event of suicide = Premiums refunded</i>	<b>Graded = 100%</b> Day 1 Year 3		
0 - 64 <b>ROP = 100%</b> of Face Amount Years 3+	<b>Modified = 231%</b> of <b>ANNUALIZED</b> Premium Year Two					
0 - 64 <b>ROP = 100%</b> of Face Amount if Accidental	<b>Modified = 100%</b> After Year Two					
65 - 85 <b>ROP = 110%</b> of Premiums Paid Years 1 - 2	<i>*In the event of Accidental Death, death benefit is equal to the face amount from the first day of coverage.</i>					
65 - 85 <b>ROP = 100%</b> of Face Amount Years 2+						

<b>FINAL EXPENSE MPP / SSP / PPP</b>	<b>AM - AM</b>	<b>PROSPERITY LIFE</b>	<b>* <u>AIG</u> * Guaranteed Acceptance</b>	<b>TLIC</b>	<b>MOO</b>	<b>RNA</b>
<p><b>Living Benefits</b> (included free)</p>	<p><b>Terminal Illness Accelerated Benefit Rider</b> ◆ Up to 100% of Death Benefit with 12 month life expectancy or less (24 months in some states)</p> <p><b>Accelerated Benefits Rider - Confined Care</b> ◆ If after 30 days from this policy being issued, the client becomes permanently confined to a Nursing Home, you can receive a monthly benefit equal to 5.0% of the face amount of the policy. ◆ No additional up-front costs.</p>	<p><b>Accelerated Death Benefit</b> ◆ Up to 50% of Death Benefit in the event of Terminal Illness</p> <p><i>* On Level, Graded and Modified plans</i></p>	<p><b>Terminal Illness Acceleration Benefit</b> ◆ Up to 50% of Death Benefit within 24 month life expectancy or less ◆ No additional costs.</p> <p><b>Chronic Illness Acceleration Benefit</b> ◆ Returns 100% of premiums paid, up to 25% of Face Amount ◆ No waiting Period ◆ One-time lump sum payment when insured becomes chronically ill (unable to perform 2 of 6 ADLs) ◆ No additional up-front costs.</p>	<p><b>Terminal Illness Accelerated Death Benefit Rider</b> ◆ Up to 100% of Death Benefit with 12 month life expectancy or less (minus interest, loans, admin fees, premiums due)</p> <p><b>Accelerated Death Benefit Rider with Nursing Home Benefit (NHB)</b> ◆ Pays the Face Amount upon diagnosis of a qualifying event or confinement in a qualified nursing home facility.</p>	<p><b>Accelerated Death Benefit for Terminal Illness or Nursing Home Confinement Rider</b> ◆ This rider allows a one-time election to receive the Accelerated Benefit if the insured provides evidence that his/her life expectancy is 12 months or less or if the insured has been confined to a nursing home for 90 consecutive days or more; and, is expected to remain confined to a nursing home for the duration of the insured's life.</p>	<p><b>Accelerated Living Benefit</b> ◆ Up to 75% of Death Benefit if diagnosed with a terminal condition by a physician, and has life expectancy of 12 months or less ◆ 75% of Death Benefit if confined to a nursing home for 90 days, and a physician expects it to be permanent.</p> <p><i>*A minimum amount of \$5,000 may be taken as a one-time single payment.</i></p>

<b>FINAL EXPENSE MPP / SSP / PPP</b>	AM - AM	PROSPERITY LIFE	* <u>AIG</u> * <i>Guaranteed Acceptance</i>	TLIC	MOO	RNA
Optional Riders	<p><b>Accidental Death Benefit Rider</b></p> <p><i>Grandchild Rider</i></p> <p><i>Children's Insurance Agreement Rider</i></p> <p><b>Nursing Home Waiver of Premium Rider</b></p>	<p><b>Accidental Death Benefit Rider</b></p>		<p><b>Accidental Death Benefit Rider</b></p> <p>Children's and Grand-children's Benefit Rider</p>	<p><b>Accidental Death Benefit Rider</b></p>	
Loans on Cash Value	Yes	Yes	Yes	Yes	Yes	Yes

**SEE NEXT PAGE FOR SAMPLE PREMIUM**

<b>FINAL EXPENSE MPP / SSP / PPP</b>	<b>AM - AM</b>	<b>PROSPERITY LIFE</b>	<b>* AIG * Guaranteed Acceptance</b>	<b>TLIC</b>	<b>MOO</b>	<b>RNA</b>
<b>Full 1st Year Commissions</b>	No  <i>*Comp reduced based on Age and Product</i>	<b>Yes</b>	<b>Yes</b>	No  <i>**Comp reduced based on Age and Product</i>	No  <i>*Comp reduced based on Age and Product</i>	No  <i>*Comp reduced based on Age and Product</i>
<b>2 - 10 Year Residual Commissions</b>	<b>Yes</b>	<b>Yes</b>		<b>Yes</b>	No  <i>*Residuals begin at ASD Level</i>	<b>Yes</b>
<b>60-90 Day Charbacks</b>	Full Advance	<b>*Only Unpaid Premium Months</b>	Full Advance	Full Advance	Full Advance	Full Advance
<b>SAMPLE PREMIUM</b> <b>\$12,500 Base w/ ADB</b> <b>70 / Female / NT</b> HBP, Diabetes after 50, Cholesterol, nothing within five years (Pref/Standard)	<b>\$83.86 *</b> <i>(Nursing Home Living Benefit included automatically Free!)</i>	<b>\$80.77</b>	<b>*\$96.10</b> <i>for only \$12,000 GUARANTEED ACCEPTANCE</i>	<b>\$71.07 / \$92.06</b>	<b>\$71.43</b>	<b>\$71.73</b> <i>Natural Death Benefit Only</i>
<b>1st Year Comp / Adv</b> SAF Base Advisor 50% Commission <i>*45% AIG GIWL</i>	<b>\$503.16 /</b> <b>\$377.37</b>	<b>\$484.62 /</b> <b>\$363.47</b>	<b>\$518.94 /</b> <b>\$259.47</b>	<i>Varies on Premium Above</i>	<b>\$428.58 /</b> <b>\$321.44</b>	<b>\$428.58 /</b> <b>\$321.44</b>
<b>Residuals (Years 2 -5)</b>	<b>\$0.83 / monthly</b>	<b>\$2.63 / monthly</b>		<i>Reduced</i>		<b>\$2.15 / monthly</b>
<b>Residuals (Years 6 -10)</b>	<b>\$0.83 / monthly</b>	<b>\$0.20 / monthly</b>		<i>Reduced</i>		<b>\$0.72 / monthly</b>