

IUL CARRIER COMMISSION GUIDE

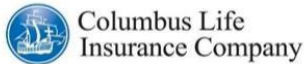


FFL	Producer
140/145	110
135	105
130	100
125	95
120	90
115	85
110	80
105	75
100	70
95	65
90	60
85	55
80	50
75	45
70	40
65	40

FFL	Producer
IULE Comp only	
140/145	130
135	125
130	120
125	115
120	110
115	105
110	100
105	95
100	90
95	85
90	80
85	75
80	70
75	65
70	60
65	55

FFL	Producer
140/145	130
135	125
130	120
125	115
120	110
115	105
110	100
105	95
100	90
95	85
90	80
85	75
80	70
75	65
70	60
65	55

FFL	Producer
140/145	110
135	105
130	100
125	95
120	90
115	85
110	80
105	75
100	70
95	65
90	60
85	55
80	50
75	45
70	40
65	40



FFL	Producer
140/145	110
135	105
130	100
125	95
120	90
115	85
110	80
105	75
100	70
95	65
90	60
85	60
80	60
75	60
70	60
65	60

FFL	Producer
140/145	130
135	125
130	120
125	115
120	110
115	105
110	100
105	95
100	90
95	85
90	80
85	75
80	70
75	65
70	60
65	60

FFL	Producer
140/145	90
135	90
130	90
125	90
120	90
115	85
110	85
105	85
100	80
95	80
90	70
85	70
80	60
75	60
70	50
65	50

FFL	Producer	Producer
	Protection IUL & Custom Guarantee UL	Builder Plus 3 IUL
140/145	115	120
135	110	115
130	105	110
125	100	105
120	95	100
115	90	95
110	85	90
105	80	85
100	75	80
95	70	75
90	65	70
85	60	65
80	60	65
75	60	65
70	60	65
65	60	65

COMPETITIVE TERM CARRIER COMMISSION GUIDE

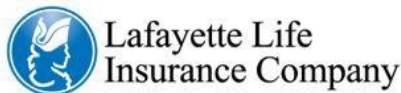


FFL	10/15 yr Term	20/30 Yr Term
140	92	110
135	88	105
130	83	100
125	80	95
120	75	90
115	71	85
110	67	80
105	62	75
100	58	70
95	55	65
90	50	60
85	45	55
80	42	50
75	38	45
70	33	40
65	33	40



FFL	10 Yr Term	15 Yr Term	20 Yr Term
140	75	80	90
135	70	80	85
130	65	75	80
125	60	70	75
120	55	65	70
115	50	60	65
110	50	60	65
105	50	60	65
100	50	60	65
95	50	60	65
90	50	60	65
85	50	60	65
80	50	60	65
75	50	60	65
70	50	60	65
65	50	60	65

INFINITE BANKING CONCEPTS (WHOLE LIFE) COMMISSION GUIDE



FFL	Producer
	Patriot & Contender 1st year
140	110
135	105
130	100
125	95
120	90
115	85
110	80
105	70
100	65
95	60
90	55
85	55
80	55
75	55
70	55
65	55