

## 2021 fmiAgent Awards Point Reference

| <b>Allianz Life</b>     | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-------------------------|--------------------------------------|--|---|---|
|                         |                                      |  |   |   |
| Life Pro+ Advantage IUL | 100.00                               | \$30,000   | \$60,000  | \$90,000  |

| <b>American Equity</b>       | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|------------------------------|--------------------------------------|--|---|---|
| AssetShield 10               | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| AssetShield 5                | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| AssetShield 7                | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| AssetShield 9                | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Bonus Gold                   | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Destinations 10              | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Destinations 9               | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| IncomeShield 10 with LIBR    | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| IncomeShield 10 without LIBR | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| IncomeShield 7               | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Retirement Gold              | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Traditions Gold              | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Guarantee 5                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| Guarantee 6                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| Guarantee 7                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| GuaranteeShield 3            | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| GuaranteeShield 5            | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |

| <b>American General Life</b> | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|------------------------------|--------------------------------------|--|---|---|
| AG Extend IUL                | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Max Accumulator+             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Protection Extend IUL        | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Value+ Protector             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 10             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 12             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 15             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 16             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 17             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 18             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 19             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 20             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 21             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 22             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 23             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 24             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 25             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 26             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 27             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 28             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 29             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 30             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 31             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 32             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 33             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 34             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term 35             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 15         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 20         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 21         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 22         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 23         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 24         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 25         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 26         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 27         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 28         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 29         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 30         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 31         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 32         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 33         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 34         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Select-A-Term ROP 35         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| AG Secure Lifetime GUL® 3    | 100.00                               | \$30,000   | \$60,000  | \$90,000  |

| <b>American General Life</b>              | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|---|--------------------------------------|--|---|---|
| AG Secure Survivor GUL                    | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| American Elite Whole Life 2               | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| AG Ultra One                              | 10.00                                | \$300,000  | \$600,000   | \$900,000   |
| American Pathway Flex Fixed 8             | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| American Pathway® Deferred Income Annuity | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| American Pathway® Immediate Annuity       | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| SPIA-AGL                                  | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| American Pathway SolutionsMYG (10 Year)   | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| American Pathway SolutionsMYG (5 Year)    | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| American Pathway SolutionsMYG (6 Year)    | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| American Pathway SolutionsMYG (7 Year)    | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| American Pathway SolutionsMYG (8 Year)    | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| American Pathway SolutionsMYG (9 Year)    | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |

| <b>Athene Annuity</b>             | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-----------------------------------|--------------------------------------|--|---|---|
| Agility 10                        | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Agility 7                         | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Ascent 10 Bonus 2.0               | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Ascent Accumulator 10             | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Ascent Accumulator 5              | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Ascent Accumulator 7              | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Ascent Pro 10                     | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Ascent Pro 10 Bonus               | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Ascent Pro 10 Bonus Select        | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Ascent Pro 7                      | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Athene Benefit 10                 | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Athene Benefit 10 Select          | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Athene Protector 5                | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Athene Protector 7                | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| MaxRetire SPIA                    | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Performance Elite® 10             | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Performance Elite® 10 Plus        | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Performance Elite® 10 Pro         | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Performance Elite® 10 Pro Plus    | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Performance Elite® 10 Select      | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Performance Elite® 10 Select Plus | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Performance Elite® 15             | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Performance Elite® 15 Plus        | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Performance Elite® 7              | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Performance Elite® 7 Plus         | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| MaxRate 3                         | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MaxRate 5                         | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MaxRate 7                         | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |

| <b>Forethought Annuity</b> | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|----------------------------|--------------------------------------|--|---|---|
| Choice Accumulation II     | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Choice Income II           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| ForeCare                   | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| ForeCertain                | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Income 150+ SE             | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| SecureFore 3               | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| SecureFore 5               | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |

| <b>John Hancock</b>         | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-----------------------------|--------------------------------------|--|---|---|
| Protection IUL (19PIUL)     | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Protection SIUL (19PSIUL)   | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Protection Term 10 (19TERM) | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Protection Term 15 (19TERM) | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Protection Term 20 (19TERM) | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Protection Term 30 (19TERM) | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Vitality Term 10 (19HETERM) | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Vitality Term 15 (19HETERM) | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Vitality Term 20 (19HETERM) | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Vitality Term 30 (19HETERM) | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Accumulation UL (19AIUL)    | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Protection IUL (15PIUL)     | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Protection SUL (19PROSUL)   | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Protection UL (18PROUL)     | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Protection UL (19PROUL)     | 100.00                               | \$30,000   | \$60,000  | \$90,000  |

## Lincoln National

|  | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|--|--------------------------------------|--|---|---|
| LifeReserve Indexed UL                   | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| LifeReserve Indexed UL Protector         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| WealthAdvantage Indexed UL               | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| WealthPreserve® IUL                      | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| LifeElements Term 10 (2019)              | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| LifeElements Term 15 (2019)              | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| LifeElements Term 20 (2019)              | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| LifeElements Term 30 (2019)              | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| TermAccel® 10                            | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| TermAccel® 15                            | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| TermAccel® 20                            | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| TermAccel® 30                            | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Conversion UL                            | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| LifeCurrent UL                           | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| LifeGuarantee SUL                        | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| LifeGuarantee UL                         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| LifeReserve UL (2009)                    | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| LifeReserve UL Plus (2009)               | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| MoneyGuard® III                          | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Deferred Income Solutions                | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Lincoln Insured Income Immediate Annuity | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Lincoln LTC Fixed Annuity                | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Lincoln New Directions 6                 | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Lincoln New Directions 8                 | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Lincoln OptiBlend® 10                    | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Lincoln OptiBlend® 5                     | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Lincoln OptiBlend® 7                     | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Lincoln OptiBlend® Plus                  | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Lincoln OptiChoice 5                     | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Lincoln OptiChoice 7                     | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Lincoln OptiChoice 9                     | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Lincoln Classic 5                        | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| Lincoln Classic 7                        | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MYGuarantee Plus 10-Year                 | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MYGuarantee Plus 3-Year                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MYGuarantee Plus 4-Year                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MYGuarantee Plus 5-Year                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MYGuarantee Plus 6-Year                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MYGuarantee Plus 7-Year                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MYGuarantee Plus 8-Year                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MYGuarantee Plus 9-Year                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| SecureLiving Rate Saver 5                | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| SecureLiving Rate Saver 7                | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |



| <b>North American Annuity</b> | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-------------------------------|--------------------------------------|--|---|---|
| BenefitSolutions 10           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| BenefitSolutions 14           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NA Performance Choice 12      | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NA Performance Choice 12 PLUS | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NA Performance Choice 8       | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NA Performance Choice 8 PLUS  | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NAC Charter Plus 10           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NAC Charter Plus 14           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NAC IncomeChoice 10           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NAC IncomeChoice 14           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NAC RetireChoice 10           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NAC RetireChoice 14           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NAC SecureChoice 10           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NAC SecureChoice 14           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| North American Income®        | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NA Guarantee Choice 10        | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| NA Guarantee Choice 3         | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| NA Guarantee Choice 4         | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| NA Guarantee Choice 5         | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| NA Guarantee Choice 6         | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| NA Guarantee Choice 7         | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| NA Guarantee Choice 8         | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| NA Guarantee Choice 9         | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| NAC Guarantee Choice II 10    | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| NAC Guarantee Choice II 4     | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| NAC Guarantee Choice II 5     | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| NAC Guarantee Choice II 6     | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| NAC Guarantee Choice II 7     | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| NAC Guarantee Choice II 8     | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| NAC Guarantee Choice II 9     | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |

| <b>North American Life</b> | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|----------------------------|--------------------------------------|--|---|---|
| Builder IUL8               | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Builder Plus IUL           | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Builder Plus IUL2          | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Guarantee Builder IUL4®    | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Protection Builder IUL     | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Rapid Builder IUL4®        | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| ADDvantage Term 10 (Gen 9) | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| ADDvantage Term 15 (Gen 9) | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| ADDvantage Term 20 (Gen 9) | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| ADDvantage Term 30 (Gen 9) | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Custom Guarantee (Gen 8)   | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Custom Guarantee (Gen 9)   | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Legacy Optimizer IUL       | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |

| <b>Principal (DI)</b>         | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-------------------------------|--------------------------------------|--|---|---|
| Business Loan Protection      | 80.00                                | \$37,500   | \$75,000  | \$112,500   |
| Buy-Out Insurance HH703/HH794 | 80.00                                | \$37,500   | \$75,000  | \$112,500   |
| Disability Income HH750       | 80.00                                | \$37,500   | \$75,000  | \$112,500   |
| Key Person Replacement HH772  | 80.00                                | \$37,500   | \$75,000  | \$112,500   |
| Overhead Expense HH702/HH789  | 80.00                                | \$37,500   | \$75,000  | \$112,500   |
| Retirement Security HH750     | 80.00                                | \$37,500   | \$75,000  | \$112,500   |

| <b>Principal Life</b>         | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-------------------------------|--------------------------------------|--|---|---|
| Indexed UL Accumulation II    | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| 10 Year Term (03/2020)        | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| 10 Year Term (2020)           | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| 15 Year Term (03/2020)        | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| 15 Year Term (2020)           | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| 20 Year Term (03/2020)        | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| 20 Year Term (2020)           | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| 30 Year Term (03/2020)        | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| 30 Year Term (2020)           | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Indexed UL Flex II            | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Survivorship UL Protector III | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| UL Flex III                   | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| UL Protector V                | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Principal Income Annuity      | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |

| <b>Protective Life</b>        | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-------------------------------|--------------------------------------|--|---|---|
| Classic Choice Term 10        | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Classic Choice Term 15        | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Classic Choice Term 20        | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Classic Choice Term 25        | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Classic Choice Term 30        | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Classic Choice Term 35        | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Classic Choice Term 40        | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Custom Choice UL 10           | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Custom Choice UL 15           | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Custom Choice UL 20           | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Custom Choice UL 25           | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Custom Choice UL 30           | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Advantage Choice UL           | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Indexed Choice UL             | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Lifetime Assurance UL         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| ProClassic Legacy UL          | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| ProPayer® Income (SPIA)       | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| ProSaver® Secure II           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Protective Indexed Annuity II | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |

| <b>Prudential</b>              | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|--------------------------------|--------------------------------------|--|---|---|
| PruLife® Index Advantage UL    | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| PruLife ROP 15                 | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| PruLife ROP 20                 | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| PruLife ROP 30                 | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| PruTerm WorkLife 65            | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Term Elite 10                  | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Term Elite 15                  | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Term Elite 20                  | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Term Elite 30                  | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Term Essential 10              | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Term Essential 15              | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Term Essential 20              | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| Term Essential 30              | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| PruLife UL Plus                | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| PruLife UL Protector           | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| PruLife® Essential UL          | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| PruLife® Founders Plus UL      | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| PruLife® SUL Protector         | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| PruLife® Survivorship Index UL | 100.00                               | \$30,000   | \$60,000  | \$90,000  |
| PruTerm One                    | 10.00                                | \$300,000  | \$600,000   | \$900,000   |

| <b>Accordia Life</b>      | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|---------------------------|--------------------------------------|--|---|---|
| Lifetime Builder ELITE    | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Lifetime Foundation ELITE | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Survivorship Builder      | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| 10-Year Term              | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| 20-Year Term              | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| 30-Year Term              | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Annual Renewable Term     | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Lifetime Assure           | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Lifetime Provider         | 50.00                                | \$60,000   | \$120,000   | \$180,000   |

## **AIG Annuity**

|                                 | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|---------------------------------|--------------------------------------|--|---|---|
| Power 10 Protector Plus Income® | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Power 10 Protector®             | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Power 7 Protector Plus Income®  | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Power 7 Protector®              | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |



| <b>AIG Partners Group (AGLA)</b> | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|----------------------------------|--------------------------------------|--|---|---|
| QoL® Flex Term 10                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 15                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 16                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 17                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 18                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 19                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 20                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 21                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 22                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 23                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 24                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 25                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 26                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 27                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 28                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 29                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 30                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| QoL® Flex Term 35                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |

| <b>American National</b>         | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|----------------------------------|--------------------------------------|--|---|---|
| ANICO Signature Term 10          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| ANICO Signature Term 15          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| ANICO Signature Term 20          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| ANICO Signature Term 30          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| ANICO Signature Term ART         | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| ANICO Signature Term Express 10  | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| ANICO Signature Term Express 15  | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| ANICO Signature Term Express 20  | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| ANICO Signature Term Express 30  | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| ANICO Signature Term Express ART | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| ANICO Signature Term SI 10       | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| ANICO Signature Term SI 20       | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| ANICO Signature Term SI 30       | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Signature GUL                    | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Signature Whole Life             | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Citadel 7                        | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Palladium Century 1              | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Palladium SPIA                   | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Pension Plan                     | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Strategy 10 Index                | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Strategy 7 Index                 | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Value Lock 10 Index              | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Value Lock 7 Index               | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Palladium MYG-10                 | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| Palladium MYG-3                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| Palladium MYG-4                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| Palladium MYG-5                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| Palladium MYG-6                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| Palladium MYG-7                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| Palladium MYG-8                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| Palladium MYG-9                  | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |

| <b>American-Amicable Life</b>             | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|---|--------------------------------------|--|---|---|
| Easy Term 10                              | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Easy Term 20                              | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Easy Term 20 ROP                          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Easy Term 30                              | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Easy Term 30 ROP                          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Term Made Simple (10)                     | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Term Made Simple (15)                     | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Term Made Simple (20)                     | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Term Made Simple (30)                     | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Easy UL                                   | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Family Solution Immediate Benefit         | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Family Solution Return of Premium Benefit | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Financial Lifeline                        | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Golden Guarantee                          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Golden Solution Graded Benefit            | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Golden Solution Immediate Benefit         | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Golden Solution Return of Premium Benefit | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Classic Solution SPWL                     | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |

| <b>Americo Financial Life</b> | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-------------------------------|--------------------------------------|--|---|---|
| AdvantageWL                   | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Eagle Premier Graded          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Eagle Premier Level           | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Ultra Protector I (281)       | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Ultra Protector II (282)      | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Ultra Protector II (284)      | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Ultra Protector III (283)     | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Future Provider Bonus EIA     | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Future Provider EIA           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Platinum Assure 5             | 1.00                                 | \$3,000,000  | \$6,000,000   | \$9,000,000   |

| <b>Ameritas</b>              | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|------------------------------|--------------------------------------|--|---|---|
| Excel Index UL               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Excel Plus Index UL          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| FLX LB Index UL              | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| FLX LB Term 10               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| FLX LB Term 15               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| FLX LB Term 20               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| FLX LB Term 25               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| FLX LB Term 30               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Value Plus Term 10           | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Value Plus Term 15           | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Value Plus Term 20           | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Value Plus Term 30           | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Excel Essential UL           | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Excel LifeValue Survivor UL  | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Excel LifeValue UL           | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Excel Protector              | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Excel Provider               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Excel Secondary Guarantee UL | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Excel Survivor               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Growth Whole Life            | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Keystone Foundation WL       | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Keystone Whole Life          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Value Plus Whole Life        | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| DInamic Foundation           | 40.00                                | \$75,000   | \$150,000   | \$225,000   |
| Growth 10-Pay Whole Life     | 25.00                                | \$120,000  | \$240,000   | \$360,000   |
| Value Plus Term 1            | 10.00                                | \$300,000  | \$600,000   | \$900,000   |
| Compass® Index Annuity       | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |

| <b>Assurity Life</b>                         | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|--|--------------------------------------|--|---|---|
| Assurity Term Life® 10                       | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Assurity Term Life® 15                       | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Assurity Term Life® 20                       | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Assurity Term Life® 30                       | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| LifeScape® Acci-Flex ADB                     | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| LifeScape® Assured Income Protector          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Assurity Whole Life®                         | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| AssurityBalance® Business Overhead DI        | 40.00                                | \$75,000   | \$150,000   | \$225,000   |
| AssurityBalance® Century+ Disability         | 40.00                                | \$75,000   | \$150,000   | \$225,000   |
| AssurityBalance® Critical Illness Insurance  | 40.00                                | \$75,000   | \$150,000   | \$225,000   |
| AssurityBalance® Graded Benefit Disability   | 40.00                                | \$75,000   | \$150,000   | \$225,000   |
| AssurityBalance® Simplified Critical Illness | 40.00                                | \$75,000   | \$150,000   | \$225,000   |
| Assurity Single Premium Whole Life           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |

| <b>Banner Life</b>      | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-------------------------|--------------------------------------|--|---|---|
| OPTerm 10               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OPTerm 15               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OPTerm 20               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OPTerm 25               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OPTerm 30               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OPTerm 35               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OPTerm 40               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Life Change UL          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Life Step UL            | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Accidental Death Direct | 10.00                                | \$300,000  | \$600,000   | \$900,000   |
| OPTerm 1                | 10.00                                | \$300,000  | \$600,000   | \$900,000   |

| <b>Gerber Life</b>            | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-------------------------------|--------------------------------------|--|---|---|
| Accident Protection Insurance | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Grow-Up® Plan                 | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Guaranteed Life               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Simplified Senior Life        | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Whole Life Insurance          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| College Plan                  | 1.00                                 | \$3,000,000  | \$6,000,000   | \$9,000,000   |



| <b>Lafayette Life</b>           | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|---------------------------------|--------------------------------------|--|---|---|
| Marquis Term - Ten              | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Marquis Term - Thirty           | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Marquis Term - Twenty           | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Contender 2020                  | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Heritage 2020                   | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Patriot 2020                    | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Protector 2020 Graded Benefit   | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Protector 2020 Simplified Issue | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Sentinel 2020                   | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| 10 Pay Life 2020                | 25.00                                | \$120,000  | \$240,000   | \$360,000   |
| Marquis® Centennial             | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Marquis® SP                     | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| SPIA-94                         | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Liberty 2020 SPWL               | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |

## Life Settlement

|                   | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-------------------|--------------------------------------|--|---|---|
| Contract Purchase | 2.50                                 | \$1,200,000  | \$2,400,000   | \$3,600,000   |

## Lloyds

|                               | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-------------------------------|--------------------------------------|--|---|---|
| PIU Disability Income         | 40.00                                | \$75,000   | \$150,000   | \$225,000   |
| Pilot Loss of License         | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Accidental Death Insurance    | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| High Limit Accident Insurance | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| International Term Life       | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Key Person Failure to Survive | 12.00                                | \$250,000  | \$500,000   | \$750,000   |

| <b>Mutual of Omaha</b>                      | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|---|--------------------------------------|--|---|---|
| Guaranteed ADvantage                        | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Critical Illness (Family)                   | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Critical Illness (Individual plus Children) | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Critical Illness (Individual)               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Business Overhead Expense (BOE)             | 40.00                                | \$75,000   | \$150,000   | \$225,000   |
| Long-Term Accident and Sickness             | 40.00                                | \$75,000   | \$150,000   | \$225,000   |
| Lump Sum Cancer                             | 40.00                                | \$75,000   | \$150,000   | \$225,000   |
| Lump Sum Cancer, Heart Attack and Stroke    | 40.00                                | \$75,000   | \$150,000   | \$225,000   |
| Lump Sum Heart Attack and Stroke            | 40.00                                | \$75,000   | \$150,000   | \$225,000   |
| Short Term DI - Accident & Sickness         | 40.00                                | \$75,000   | \$150,000   | \$225,000   |
| Short Term DI - Accident Only               | 40.00                                | \$75,000   | \$150,000   | \$225,000   |
| MutualCare Custom Solution                  | 40.00                                | \$75,000   | \$150,000   | \$225,000   |
| MutualCare Secure Solution                  | 40.00                                | \$75,000   | \$150,000   | \$225,000   |
| Dental Preferred (DNT2)                     | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Dental Protection (DNT5)                    | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Priority Income Protection                  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Medicare Supplement Basic Plan              | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Mutual of Omaha Plan A Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Mutual of Omaha Plan B Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Mutual of Omaha Plan C Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Mutual of Omaha Plan D Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Mutual of Omaha Plan E Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Mutual of Omaha Plan F Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Mutual of Omaha Plan G Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Mutual of Omaha Plan J Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Mutual of Omaha Plan N Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Omaha Insurance Plan F                      | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Omaha Insurance Plan G                      | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United of Omaha Plan A Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United of Omaha Plan B Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United of Omaha Plan C Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United of Omaha Plan D Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United of Omaha Plan E Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United of Omaha Plan F Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United of Omaha Plan G Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United of Omaha Plan J Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United of Omaha Plan N Medicare Supplement  | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United World Plan A Medicare Supplement     | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United World Plan B Medicare Supplement     | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United World Plan C Medicare Supplement     | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United World Plan D Medicare Supplement     | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United World Plan E Medicare Supplement     | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United World Plan F Medicare Supplement     | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United World Plan G Medicare Supplement     | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| United World Plan J Medicare Supplement     | 12.00                                | \$250,000  | \$500,000   | \$750,000   |

| <b>National Western Life</b> | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|------------------------------|--------------------------------------|--|---|---|
| NWL® Accumulator Five        | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NWL® Benefit Assurance       | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NWL® Future Assurance        | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NWL® Global Lookback         | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NWL® Impact 10               | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NWL® Impact 7                | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NWL® Impact 7S               | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NWL® Prevail Seven           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NWL® Protector One           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NWL® SPIA                    | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NWL® Ultra Benefit           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NWL® Ultra Classic           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NWL® Ultra Future            | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NWL® Ultra Value             | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| NWL® Value Assurance         | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |

| <b>New York Life</b>       | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|----------------------------|--------------------------------------|--|---|---|
| NY Level Term 10           | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| NY Level Term 20           | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| NY Yearly Convertible Term | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| NY Asset Preserver UL      | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| NY Survivorship UL         | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| NY Universal Life          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| NY Custom Survivorship WL  | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| NY Custom Whole Life       | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| NY Whole Life              | 50.00                                | \$60,000   | \$120,000   | \$180,000   |

## NIW Companies

|           | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-----------|--------------------------------------|--|---|---|
| Financing | 1.00                                 | \$3,000,000  | \$6,000,000   | \$9,000,000   |

| <b>NLG Annuity</b>    | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-----------------------|--------------------------------------|--|---|---|
| Elite 5 FIA           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| FIT Certain Income    | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| FIT Choice            | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| FIT Foundation        | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| FIT Guaranteed Income | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| FIT Income Plus       | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| FIT Rewards Growth    | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| FIT Secure Growth     | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| FIT Select Income     | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Marquee 3             | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Marquee 8             | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Platinum FIA          | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Preferred 2           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Preferred 6           | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |



| <b>NLG Life</b> | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-----------------|--------------------------------------|--|---|---|
| FlexLife        | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| PeakLife        | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Term 10-G       | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Term 15-G       | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Term 20-G       | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Term 30-G       | 50.00                                | \$60,000   | \$120,000   | \$180,000   |

| <b>Occidental Life</b>                        | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|---|--------------------------------------|--|---|---|
| OCL Easy Term 10                              | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Easy Term 20                              | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Easy Term 20 ROP                          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Easy Term 30                              | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Easy Term 30 ROP                          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Term Made Simple (10)                     | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Term Made Simple (15)                     | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Term Made Simple (20)                     | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Term Made Simple (30)                     | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Easy UL                                   | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Family Solution Immediate Benefit         | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Family Solution Return of Premium Benefit | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Financial Lifeline                        | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Golden Guarantee                          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Golden Solution Graded Benefit            | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Golden Solution Immediate Benefit         | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Golden Solution Return of Premium Benefit | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| OCL Classic Solution SPWL                     | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |

| <b>Omaha Health Insurance Com]</b> | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|------------------------------------|--------------------------------------|--|---|---|
| Mutual of Omaha Rx Plus            | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Mutual of Omaha Rx Value           | 12.00                                | \$250,000  | \$500,000   | \$750,000   |

| <b>OneAmerica (State Life)</b>   | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|----------------------------------|--------------------------------------|--|---|---|
| Asset Care® Annuity Funding WL   | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Asset Care® Recurring Premium WL | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Asset-Care® IV                   | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Annuity Care®                    | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Annuity Care® II                 | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Annuity Care® III                | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Indexed Annuity Care®            | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Asset Care® SPWL                 | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Asset Care® with ROP             | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Asset-Care® I                    | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Asset-Care® II                   | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| Asset-Care® III                  | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |
| ImmediateCare® Plus              | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| ImmediateCare® SPIA              | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| Legacy Care®                     | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |

| <b>Oxford Life</b>                  | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-------------------------------------|--------------------------------------|--|---|---|
| Assurance Final Expense             | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Medicare Supplement Plan F (Oxford) | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Medicare Supplement Plan G (Oxford) | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| Medicare Supplement Plan N (Oxford) | 12.00                                | \$250,000  | \$500,000   | \$750,000   |
| MYGA Multi-Select 10                | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MYGA Multi-Select 3                 | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MYGA Multi-Select 4                 | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MYGA Multi-Select 5                 | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MYGA Multi-Select 6                 | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MYGA Multi-Select 7                 | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MYGA Multi-Select 8                 | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |
| MYGA Multi-Select 9                 | 1.50                                 | \$2,000,000  | \$4,000,000   | \$6,000,000   |

| <b>Transamerica</b>           | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|-------------------------------|--------------------------------------|--|---|---|
| Trendsetter Super 10          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Trendsetter Super 15          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Trendsetter Super 20          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Trendsetter Super 20 ROP      | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Trendsetter Super 25          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Trendsetter Super 30          | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Trendsetter Super 30 ROP      | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Trendsetter Super YRT         | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Trendsetter® LB 10            | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Trendsetter® LB 15            | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Trendsetter® LB 20            | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Trendsetter® LB 25            | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Trendsetter® LB 30            | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| TransACE® CV                  | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Easy Solution Whole Life      | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Final Expense Whole Life      | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Immediate Solution Whole Life | 50.00                                | \$60,000   | \$120,000   | \$180,000   |

| <b>United Home Life</b>         | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|---------------------------------|--------------------------------------|--|---|---|
| Express Issue Term 20           | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Express Issue Term 30           | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Premier 20                      | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Protector AD                    | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Express Issue Deluxe            | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Express Issue Graded Benefit    | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Express Issue Premier           | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Guaranteed Issue Graded Benefit | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Provider Whole Life             | 50.00                                | \$60,000   | \$120,000   | \$180,000   |

| <b>United of Omaha</b>             | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|------------------------------------|--------------------------------------|--|---|---|
| Life Protection Advantage IUL      | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Term Life Answers 10               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Term Life Answers 15               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Term Life Answers 20               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Term Life Answers 30               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Term Life Express 10               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Term Life Express 15               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Term Life Express 20               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Term Life Express 30               | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Accum UL Plus v1.00                | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Guaranteed Universal Life (GUL)    | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Guaranteed Universal Life Survivor | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| GUL Express v1.01                  | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Legacy SPL v1.00                   | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Children's Whole Life              | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Living Promise Graded Benefit      | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Living Promise Level Benefit       | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Whole Life Express v1.02           | 50.00                                | \$60,000   | \$120,000   | \$180,000   |



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|                          | Points per<br>\$100.00 of<br>Premium | Premium need for the<br>2022 Alaska Cruise<br>30,000 Points<br>"Producer's Club" | Premium need for the<br>2022 Alaska Cruise<br>60,000 Points<br>"VIP Club" | Premium need for the<br>2022 Alaska Cruise<br>90,000 Points<br>"President's Club" |
|--------------------------|--------------------------------------|--|---|---|
| Eclipse Accumulator IUL  | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Eclipse Protector II IUL | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| Eclipse Survivor II IUL  | 50.00                                | \$60,000   | \$120,000   | \$180,000   |
| SecureCare UL            | 3.00                                 | \$1,000,000  | \$2,000,000   | \$3,000,000   |