

2023 fmiAgent Awards Point Reference

American Equity	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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
AssetShield BONUS 10	3.00	\$1,000,000	\$2,000,000	\$3,000,000
AssetShield BONUS 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
EstateShield 10	3.00	\$1,000,000	\$2,000,000	\$3,000,000
EstateShield 9	3.00	\$1,000,000	\$2,000,000	\$3,000,000
FlexShield 10	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
IncomeShield 9 With LIBR	3.00	\$1,000,000	\$2,000,000	\$3,000,000
IncomeShield 9 Without LIBR	3.00	\$1,000,000	\$2,000,000	\$3,000,000
Retirement Gold	3.00	\$1,000,000	\$2,000,000	\$3,000,000
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

Athene Annuity	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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
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
SPIA (Athene)	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

Forethought Annuity	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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

John Hancock	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "President's Club"
Accumulation IUL (21AIUL)	100.00	\$30,000	\$60,000	\$90,000
Protection IUL (20PIUL)	100.00	\$30,000	\$60,000	\$90,000
Protection IUL (21PIUL)	100.00	\$30,000	\$60,000	\$90,000
Protection IUL (22PIUL)	100.00	\$30,000	\$60,000	\$90,000
Protection SIUL (22PSIUL)	100.00	\$30,000	\$60,000	\$90,000
Protection Term 10 2020 (J1020)	100.00	\$30,000	\$60,000	\$90,000
Protection Term 15 2020 (J1520)	100.00	\$30,000	\$60,000	\$90,000
Protection Term 20 2020 (J2020)	100.00	\$30,000	\$60,000	\$90,000
Protection Term 30 2020 (J3020)	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
Conversion UL (20CUL)	100.00	\$30,000	\$60,000	\$90,000
Protection SUL (19PSUL)	100.00	\$30,000	\$60,000	\$90,000
Protection UL (22PROUL)	100.00	\$30,000	\$60,000	\$90,000

Lincoln National	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "President's Club"
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
LifeGuarantee SUL	100.00	\$30,000	\$60,000	\$90,000
LifeGuarantee UL	100.00	\$30,000	\$60,000	\$90,000
MoneyGuard® Fixed Advantage	100.00	\$30,000	\$60,000	\$90,000
MoneyGuard® III	100.00	\$30,000	\$60,000	\$90,000
WealthAccumulate® 2 IUL (2020)	100.00	\$30,000	\$60,000	\$90,000
WealthPreserve® 2 IUL (2020)	100.00	\$30,000	\$60,000	\$90,000
WealthPreserve® 2 SIUL (2022)	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 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
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 5-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

MassMutual	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "President's Club"
Term-10	100.00	\$30,000	\$60,000	\$90,000
Term-15	100.00	\$30,000	\$60,000	\$90,000
Term-15 ECP	100.00	\$30,000	\$60,000	\$90,000
Term-20	100.00	\$30,000	\$60,000	\$90,000
Term-20 ECP	100.00	\$30,000	\$60,000	\$90,000
Term-25	100.00	\$30,000	\$60,000	\$90,000
Term-25 ECP	100.00	\$30,000	\$60,000	\$90,000
Term-30	100.00	\$30,000	\$60,000	\$90,000
Term-30 ECP	100.00	\$30,000	\$60,000	\$90,000
Term-ART	100.00	\$30,000	\$60,000	\$90,000
SUL Guard	100.00	\$30,000	\$60,000	\$90,000
UL Guard	100.00	\$30,000	\$60,000	\$90,000
Survivor WL 100	100.00	\$30,000	\$60,000	\$90,000
Whole Life 100	100.00	\$30,000	\$60,000	\$90,000
Whole Life 10-Pay	100.00	\$30,000	\$60,000	\$90,000
Whole Life 15-Pay	100.00	\$30,000	\$60,000	\$90,000
Whole Life 20-Pay	100.00	\$30,000	\$60,000	\$90,000
Whole Life 65	100.00	\$30,000	\$60,000	\$90,000
Whole Life HECV	100.00	\$30,000	\$60,000	\$90,000
CareChoice Select	50.00	\$60,000	\$120,000	\$180,000
CareChoice One	3.00	\$1,000,000	\$2,000,000	\$3,000,000

NLG Annuity	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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 Focus Growth	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
RetireMax Secure 5	1.50	\$2,000,000	\$4,000,000	\$6,000,000

NLG Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "President's Club"
FlexLife	100.00	\$30,000	\$60,000	\$90,000
PeakLife	100.00	\$30,000	\$60,000	\$90,000
PeakLife Kai-Zen	100.00	\$30,000	\$60,000	\$90,000
SummitLife	100.00	\$30,000	\$60,000	\$90,000
SummitLife Kai-Zen	100.00	\$30,000	\$60,000	\$90,000
Term 10-G	100.00	\$30,000	\$60,000	\$90,000
Term 15-G	100.00	\$30,000	\$60,000	\$90,000
Term 20-G	100.00	\$30,000	\$60,000	\$90,000
Term 30-G	100.00	\$30,000	\$60,000	\$90,000

North American Annuity	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "President's Club"
BenefitSolutions 10	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
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 VersaChoice 10	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
NAC Guarantee Plus 3	1.50	\$2,000,000	\$4,000,000	\$6,000,000
NAC Guarantee Plus 5	1.50	\$2,000,000	\$4,000,000	\$6,000,000
NAC Guarantee Plus 7	1.50	\$2,000,000	\$4,000,000	\$6,000,000

North American Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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
Builder Plus IUL3	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

OneAmerica (State Life)	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "President's Club"
Asset Care® Annuity Funding WL	100.00	\$30,000	\$60,000	\$90,000
Asset Care® Recurring Premium WL	100.00	\$30,000	\$60,000	\$90,000
Asset-Care® IV	100.00	\$30,000	\$60,000	\$90,000
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

Principal (DI)	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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

Protective Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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
Protective ProClassic II UL	100.00	\$30,000	\$60,000	\$90,000
Protective ProClassic Legacy UL	100.00	\$30,000	\$60,000	\$90,000
Non-Par Whole Life 2019	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

Prudential	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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

Securian	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "President's Club"
Eclipse Accumulator IUL	100.00	\$30,000	\$60,000	\$90,000
Eclipse Protector II IUL	100.00	\$30,000	\$60,000	\$90,000
Eclipse Survivor II IUL	100.00	\$30,000	\$60,000	\$90,000
Advantage Elite Select Term 10	100.00	\$30,000	\$60,000	\$90,000
Advantage Elite Select Term 15	100.00	\$30,000	\$60,000	\$90,000
Advantage Elite Select Term 20	100.00	\$30,000	\$60,000	\$90,000
Advantage Elite Select Term 30	100.00	\$30,000	\$60,000	\$90,000
SecureCare UL	3.00	\$1,000,000	\$2,000,000	\$3,000,000

Accordia Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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 \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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

AIG Partners Group (AGLA)	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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

Allianz Life

Life Pro+ Advantage IUL

Points per
\$100.00 of
Premium
50.00

Premium need for
30,000 Points
"Producer's Club"
\$60,000

Premium need for
60,000 Points
"VIP Club"
\$120,000

Premium need for
90,000 Points
"President's Club"
\$180,000

American General Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "President's Club"
AG Extend IUL	50.00	\$60,000	\$120,000	\$180,000
Max Accumulator+	50.00	\$60,000	\$120,000	\$180,000
Protection Extend IUL	50.00	\$60,000	\$120,000	\$180,000
Value+ Protector	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 10	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 12	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 15	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 16	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 17	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 18	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 19	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 20	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 21	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 22	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 23	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 24	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 25	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 26	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 27	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 28	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 29	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 30	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 31	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 32	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 33	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 34	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term 35	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 15	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 20	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 21	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 22	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 23	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 24	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 25	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 26	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 27	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 28	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 29	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 30	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 31	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 32	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 33	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 34	50.00	\$60,000	\$120,000	\$180,000
Select-A-Term ROP 35	50.00	\$60,000	\$120,000	\$180,000
AG Secure Lifetime GUL® 3	50.00	\$60,000	\$120,000	\$180,000

American General Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "President's Club"
AG Secure Survivor GUL	50.00	\$60,000	\$120,000	\$180,000
American Elite Whole Life 2	50.00	\$60,000	\$120,000	\$180,000
AG Ultra One	5.00	\$600,000	\$1,200,000	\$1,800,000
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

American National	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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
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
Strategy Plus 10 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
WealthQuest® Citadel 7 Diamond	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

American-Amicable Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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

Americo Financial Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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
Elite 5 Annuity	3.00	\$1,000,000	\$2,000,000	\$3,000,000
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 2	1.00	\$3,000,000	\$6,000,000	\$9,000,000
Platinum Assure 3	1.00	\$3,000,000	\$6,000,000	\$9,000,000
Platinum Assure 4	1.00	\$3,000,000	\$6,000,000	\$9,000,000
Platinum Assure 5	1.00	\$3,000,000	\$6,000,000	\$9,000,000
Platinum Assure 6	1.00	\$3,000,000	\$6,000,000	\$9,000,000
Platinum Assure 7	1.00	\$3,000,000	\$6,000,000	\$9,000,000

Ameritas	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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
Access Whole Life	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

Assurity Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "President's Club"
AD&D 10-Year	50.00	\$60,000	\$120,000	\$180,000
AD&D 15-Year	50.00	\$60,000	\$120,000	\$180,000
AD&D 20-Year	50.00	\$60,000	\$120,000	\$180,000
AD&D 30-Year	50.00	\$60,000	\$120,000	\$180,000
AD&D 5-Year	50.00	\$60,000	\$120,000	\$180,000
AD&D 7-Year	50.00	\$60,000	\$120,000	\$180,000
AD&D Renewable to Age 80	50.00	\$60,000	\$120,000	\$180,000
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® 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

Banner Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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

Gerber Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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

Lafayette Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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 2022 Graded Benefit	50.00	\$60,000	\$120,000	\$180,000
Protector 2022 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 \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "President's Club"
Contract Purchase	2.50	\$1,200,000	\$2,400,000	\$3,600,000

Lloyds

	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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
Business Loan Failure to Survive	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

Mutual of Omaha	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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

National Western Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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

New York Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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 \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "President's Club"
Financing	1.00	\$3,000,000	\$6,000,000	\$9,000,000

Occidental Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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

Oxford Life

MYGA Multi-Select 8

Points per
\$100.00 of
Premium
1.50

Premium need for
30,000 Points
"Producer's Club"
\$2,000,000

Premium need for
60,000 Points
"VIP Club"
\$4,000,000

Premium need for
90,000 Points
"President's Club"
\$6,000,000

Pacific Life CA

	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "President's Club"
Elite Term 10	50.00	\$60,000	\$120,000	\$180,000
Elite Term 15	50.00	\$60,000	\$120,000	\$180,000
Elite Term 20	50.00	\$60,000	\$120,000	\$180,000

Principal Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "President's Club"
Indexed UL Accumulation II	50.00	\$60,000	\$120,000	\$180,000
10 Year Term (03/2020)	50.00	\$60,000	\$120,000	\$180,000
10 Year Term (2020)	50.00	\$60,000	\$120,000	\$180,000
15 Year Term (03/2020)	50.00	\$60,000	\$120,000	\$180,000
15 Year Term (2020)	50.00	\$60,000	\$120,000	\$180,000
20 Year Term (03/2020)	50.00	\$60,000	\$120,000	\$180,000
20 Year Term (2020)	50.00	\$60,000	\$120,000	\$180,000
30 Year Term (03/2020)	50.00	\$60,000	\$120,000	\$180,000
30 Year Term (2020)	50.00	\$60,000	\$120,000	\$180,000
Indexed UL Flex II	50.00	\$60,000	\$120,000	\$180,000
Survivorship UL Protector III	50.00	\$60,000	\$120,000	\$180,000
UL Flex III	50.00	\$60,000	\$120,000	\$180,000
UL Protector V	50.00	\$60,000	\$120,000	\$180,000
UL Provider Edge II	50.00	\$60,000	\$120,000	\$180,000
Principal Income Annuity	3.00	\$1,000,000	\$2,000,000	\$3,000,000

Transamerica	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "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
Transamerica Lifetime WL	50.00	\$60,000	\$120,000	\$180,000

United Home Life	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "President's Club"
Protector AD	50.00	\$60,000	\$120,000	\$180,000
Simple Term 20	50.00	\$60,000	\$120,000	\$180,000
Simple Term 20 DLX	50.00	\$60,000	\$120,000	\$180,000
Simple Term 20 ROP	50.00	\$60,000	\$120,000	\$180,000
Simple Term 30	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

United of Omaha	Points per \$100.00 of Premium	Premium need for 30,000 Points "Producer's Club"	Premium need for 60,000 Points "VIP Club"	Premium need for 90,000 Points "President's Club"
Indexed Universal Life Express	50.00	\$60,000	\$120,000	\$180,000
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
Bonus Flexible Annuity	3.00	\$1,000,000	\$2,000,000	\$3,000,000
Ultra Income SPIA	3.00	\$1,000,000	\$2,000,000	\$3,000,000
Ultra-Premier 5	3.00	\$1,000,000	\$2,000,000	\$3,000,000
Ultra-Premier 7	3.00	\$1,000,000	\$2,000,000	\$3,000,000
Ultra-Secure Plus 5	3.00	\$1,000,000	\$2,000,000	\$3,000,000
Ultra-Secure Plus 7	3.00	\$1,000,000	\$2,000,000	\$3,000,000