

2026 fmiAgent Awards Point Reference

American Equity	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
AssetShield 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
AssetShield 5	3.00	\$1,200,000	\$2,200,000	\$3,200,000
AssetShield 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
AssetShield 9	3.00	\$1,200,000	\$2,200,000	\$3,200,000
AssetShield BONUS 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
AssetShield BONUS 9	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Bonus Gold	3.00	\$1,200,000	\$2,200,000	\$3,200,000
EstateShield 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
EstateShield 9	3.00	\$1,200,000	\$2,200,000	\$3,200,000
FlexShield 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
IncomeShield 10 with LIBR	3.00	\$1,200,000	\$2,200,000	\$3,200,000
IncomeShield 10 without LIBR	3.00	\$1,200,000	\$2,200,000	\$3,200,000
IncomeShield 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
IncomeShield 9 With LIBR	3.00	\$1,200,000	\$2,200,000	\$3,200,000
IncomeShield 9 Without LIBR	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Retirement Gold	3.00	\$1,200,000	\$2,200,000	\$3,200,000
GuaranteeShield 3	1.50	\$2,400,000	\$4,400,000	\$6,400,000
GuaranteeShield 5	1.50	\$2,400,000	\$4,400,000	\$6,400,000

Athene Annuity	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Agility 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Agility 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Ascent 10 Bonus 2.0	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Ascent Accumulator 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Ascent Accumulator 5	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Ascent Accumulator 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Ascent Pro 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Ascent Pro 10 Bonus	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Ascent Pro 10 Bonus Select	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Ascent Pro 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Athene Benefit 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Athene Benefit 10 Select	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Athene Protector 5	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Athene Protector 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Performance Elite® 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Performance Elite® 10 Plus	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Performance Elite® 10 Pro	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Performance Elite® 10 Pro Plus	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Performance Elite® 10 Select	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Performance Elite® 10 Select Plus	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Performance Elite® 15	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Performance Elite® 15 Plus	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Performance Elite® 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Performance Elite® 7 Plus	3.00	\$1,200,000	\$2,200,000	\$3,200,000
SPIA (Athene)	3.00	\$1,200,000	\$2,200,000	\$3,200,000
MaxRate 3	1.50	\$2,400,000	\$4,400,000	\$6,400,000
MaxRate 5	1.50	\$2,400,000	\$4,400,000	\$6,400,000
MaxRate 7	1.50	\$2,400,000	\$4,400,000	\$6,400,000

Global Atlantic	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Choice Accumulation II	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Choice Income II	3.00	\$1,200,000	\$2,200,000	\$3,200,000
ForeAccumulation II	3.00	\$1,200,000	\$2,200,000	\$3,200,000
ForeAccumulation II (10yr)	3.00	\$1,200,000	\$2,200,000	\$3,200,000
ForeAccumulation II (5yr)	3.00	\$1,200,000	\$2,200,000	\$3,200,000
ForeAccumulation II (7yr)	3.00	\$1,200,000	\$2,200,000	\$3,200,000
ForeCare	3.00	\$1,200,000	\$2,200,000	\$3,200,000
ForeCertain	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Income 150+ SE	3.00	\$1,200,000	\$2,200,000	\$3,200,000
SecureFore 3	1.50	\$2,400,000	\$4,400,000	\$6,400,000
SecureFore 5	1.50	\$2,400,000	\$4,400,000	\$6,400,000
SecureFore 7	1.50	\$2,400,000	\$4,400,000	\$6,400,000

Lincoln National

	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
LifeElements Term 10 (2019)	100.00	\$36,000	\$66,000	\$96,000
LifeElements Term 15 (2019)	100.00	\$36,000	\$66,000	\$96,000
LifeElements Term 20 (2019)	100.00	\$36,000	\$66,000	\$96,000
LifeElements Term 30 (2019)	100.00	\$36,000	\$66,000	\$96,000
TermAccel® 10	100.00	\$36,000	\$66,000	\$96,000
TermAccel® 15	100.00	\$36,000	\$66,000	\$96,000
TermAccel® 20	100.00	\$36,000	\$66,000	\$96,000
TermAccel® 30	100.00	\$36,000	\$66,000	\$96,000
Conversion UL	100.00	\$36,000	\$66,000	\$96,000
LifeGuarantee SUL	100.00	\$36,000	\$66,000	\$96,000
LifeGuarantee UL	100.00	\$36,000	\$66,000	\$96,000
MoneyGuard® Fixed Advantage	100.00	\$36,000	\$66,000	\$96,000
MoneyGuard® II	100.00	\$36,000	\$66,000	\$96,000
MoneyGuard® III	100.00	\$36,000	\$66,000	\$96,000
WealthAccumulate® 2 IUL (2020)	100.00	\$36,000	\$66,000	\$96,000
WealthPreserve® 2 IUL (2020)	100.00	\$36,000	\$66,000	\$96,000
WealthPreserve® 2 SIUL (2022)	100.00	\$36,000	\$66,000	\$96,000
Deferred Income Solutions	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Lincoln Insured Income Immediate Annuity	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Lincoln LTC Fixed Annuity	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Lincoln OptiBlend® 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Lincoln OptiBlend® 5	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Lincoln OptiBlend® 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
MYGuarantee Plus 10-Year	1.50	\$2,400,000	\$4,400,000	\$6,400,000
MYGuarantee Plus 3-Year	1.50	\$2,400,000	\$4,400,000	\$6,400,000
MYGuarantee Plus 5-Year	1.50	\$2,400,000	\$4,400,000	\$6,400,000
MYGuarantee Plus 7-Year	1.50	\$2,400,000	\$4,400,000	\$6,400,000

Mass Mutual	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Term-10	100.00	\$36,000	\$66,000	\$96,000
Term-15	100.00	\$36,000	\$66,000	\$96,000
Term-15 ECP	100.00	\$36,000	\$66,000	\$96,000
Term-20	100.00	\$36,000	\$66,000	\$96,000
Term-20 ECP	100.00	\$36,000	\$66,000	\$96,000
Term-25	100.00	\$36,000	\$66,000	\$96,000
Term-25 ECP	100.00	\$36,000	\$66,000	\$96,000
Term-30	100.00	\$36,000	\$66,000	\$96,000
Term-30 ECP	100.00	\$36,000	\$66,000	\$96,000
Term-ART	100.00	\$36,000	\$66,000	\$96,000
SUL Guard	100.00	\$36,000	\$66,000	\$96,000
UL Guard	100.00	\$36,000	\$66,000	\$96,000
Survivor WL 100	100.00	\$36,000	\$66,000	\$96,000
Whole Life 100	100.00	\$36,000	\$66,000	\$96,000
Whole Life 10-Pay	100.00	\$36,000	\$66,000	\$96,000
Whole Life 15-Pay	100.00	\$36,000	\$66,000	\$96,000
Whole Life 20-Pay	100.00	\$36,000	\$66,000	\$96,000
Whole Life 65	100.00	\$36,000	\$66,000	\$96,000
Whole Life HECV	100.00	\$36,000	\$66,000	\$96,000
CareChoice Select	50.00	\$72,000	\$132,000	\$192,000
CareChoice One	3.00	\$1,200,000	\$2,200,000	\$3,200,000

Nationwide	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Indexed UL Accumulator II 2020	100.00	\$36,000	\$66,000	\$96,000
Indexed UL Protector II 2020	100.00	\$36,000	\$66,000	\$96,000
Survivorship Indexed UL 2020	100.00	\$36,000	\$66,000	\$96,000
NW Term 10	100.00	\$36,000	\$66,000	\$96,000
NW Term 15	100.00	\$36,000	\$66,000	\$96,000
NW Term 20	100.00	\$36,000	\$66,000	\$96,000
NW Term 30	100.00	\$36,000	\$66,000	\$96,000
Care matters II	100.00	\$36,000	\$66,000	\$96,000
Care matters Together	100.00	\$36,000	\$66,000	\$96,000
No-Lapse Guarantee UL II	100.00	\$36,000	\$66,000	\$96,000
NW 20-Pay Whole Life	100.00	\$36,000	\$66,000	\$96,000
NW Whole Life 100	100.00	\$36,000	\$66,000	\$96,000
Heritage SPWL	3.00	\$1,200,000	\$2,200,000	\$3,200,000

NLG Annuity	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
FIT Secure Growth	3.00	\$1,200,000	\$2,200,000	\$3,200,000
FIT Select Income	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Flex Secure Growth 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Flex Secure Growth 5	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Flex Secure Growth 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Flex Secure Growth Bonus 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Flex Select Income 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Growth Driver 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Growth Driver 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Income Driver 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Income Driver 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Zenith Growth 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Zenith Growth 5	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Zenith Growth 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Zenith Income 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Zenith Income 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
RetireMax Secure 3	1.50	\$2,400,000	\$4,400,000	\$6,400,000
RetireMax Secure 3 MVA	1.50	\$2,400,000	\$4,400,000	\$6,400,000
RetireMax Secure 5	1.50	\$2,400,000	\$4,400,000	\$6,400,000
RetireMax Secure 5 MVA	1.50	\$2,400,000	\$4,400,000	\$6,400,000

NLG Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
FlexLife	100.00	\$36,000	\$66,000	\$96,000
PeakLife	100.00	\$36,000	\$66,000	\$96,000
PeakLife Kai-Zen	100.00	\$36,000	\$66,000	\$96,000
SummitLife	100.00	\$36,000	\$66,000	\$96,000
SummitLife Kai-Zen	100.00	\$36,000	\$66,000	\$96,000
Term 10-G	100.00	\$36,000	\$66,000	\$96,000
Term 15-G	100.00	\$36,000	\$66,000	\$96,000
Term 20-G	100.00	\$36,000	\$66,000	\$96,000
Term 30-G	100.00	\$36,000	\$66,000	\$96,000
TotalSecure WL	100.00	\$36,000	\$66,000	\$96,000

North American Annuity	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
BenefitSolutions 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NA Performance Choice 8	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NAC Charter Plus 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NAC Charter Plus 14	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NAC IncomeChoice 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NAC VersaChoice 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
North American Income®	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NAC Guarantee Plus 3	1.50	\$2,400,000	\$4,400,000	\$6,400,000
NAC Guarantee Plus 5	1.50	\$2,400,000	\$4,400,000	\$6,400,000
NAC Guarantee Plus 7	1.50	\$2,400,000	\$4,400,000	\$6,400,000

North American Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Builder Plus IUL4	100.00	\$36,000	\$66,000	\$96,000
Protection Builder IUL2	100.00	\$36,000	\$66,000	\$96,000
Smart Builder IUL3	100.00	\$36,000	\$66,000	\$96,000
ADDvantage Term 10 (Gen 9)	100.00	\$36,000	\$66,000	\$96,000
ADDvantage Term 15 (Gen 9)	100.00	\$36,000	\$66,000	\$96,000
ADDvantage Term 20 (Gen 9)	100.00	\$36,000	\$66,000	\$96,000
ADDvantage Term 30 (Gen 9)	100.00	\$36,000	\$66,000	\$96,000

OneAmerica (State Life)	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Asset Care® Annuity Funding WL	100.00	\$36,000	\$66,000	\$96,000
Asset Care® Recurring Premium WL	100.00	\$36,000	\$66,000	\$96,000
Asset-Care® IV	100.00	\$36,000	\$66,000	\$96,000
Annuity Care®	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Annuity Care® II	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Annuity Care® III	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Indexed Annuity Care®	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Asset Care® SPWL	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Asset Care® with ROP	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Asset-Care® I	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Asset-Care® II	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Asset-Care® III	3.00	\$1,200,000	\$2,200,000	\$3,200,000
ImmediateCare® Plus	1.50	\$2,400,000	\$4,400,000	\$6,400,000
ImmediateCare® SPIA	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Legacy Care®	1.50	\$2,400,000	\$4,400,000	\$6,400,000

Protective Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Classic Choice Term 10	100.00	\$36,000	\$66,000	\$96,000
Classic Choice Term 15	100.00	\$36,000	\$66,000	\$96,000
Classic Choice Term 20	100.00	\$36,000	\$66,000	\$96,000
Classic Choice Term 25	100.00	\$36,000	\$66,000	\$96,000
Classic Choice Term 30	100.00	\$36,000	\$66,000	\$96,000
Classic Choice Term 35	100.00	\$36,000	\$66,000	\$96,000
Classic Choice Term 40	100.00	\$36,000	\$66,000	\$96,000
Custom Choice UL 10	100.00	\$36,000	\$66,000	\$96,000
Custom Choice UL 15	100.00	\$36,000	\$66,000	\$96,000
Custom Choice UL 20	100.00	\$36,000	\$66,000	\$96,000
Custom Choice UL 25	100.00	\$36,000	\$66,000	\$96,000
Custom Choice UL 30	100.00	\$36,000	\$66,000	\$96,000
Advantage Choice UL	100.00	\$36,000	\$66,000	\$96,000
Indexed Choice UL	100.00	\$36,000	\$66,000	\$96,000
Lifetime Assurance UL	100.00	\$36,000	\$66,000	\$96,000
Protective ProClassic II UL	100.00	\$36,000	\$66,000	\$96,000
Protective ProClassic Legacy UL	100.00	\$36,000	\$66,000	\$96,000
Non-Par Whole Life 2019	100.00	\$36,000	\$66,000	\$96,000
ProPayer® Income (SPIA)	3.00	\$1,200,000	\$2,200,000	\$3,200,000
ProSaver® Secure II	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Protective Indexed Annuity II	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Secure Saver 5	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Secure Saver 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000

Prudential	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
PruLife® Index Advantage UL	100.00	\$36,000	\$66,000	\$96,000
EssentialTerm Plus 10	100.00	\$36,000	\$66,000	\$96,000
EssentialTerm Plus 15	100.00	\$36,000	\$66,000	\$96,000
EssentialTerm Plus 20	100.00	\$36,000	\$66,000	\$96,000
EssentialTerm Plus 30	100.00	\$36,000	\$66,000	\$96,000
EssentialTerm Value 10	100.00	\$36,000	\$66,000	\$96,000
EssentialTerm Value 15	100.00	\$36,000	\$66,000	\$96,000
EssentialTerm Value 20	100.00	\$36,000	\$66,000	\$96,000
EssentialTerm Value 30	100.00	\$36,000	\$66,000	\$96,000
PruLife ROP 15	100.00	\$36,000	\$66,000	\$96,000
PruLife ROP 20	100.00	\$36,000	\$66,000	\$96,000
PruLife ROP 30	100.00	\$36,000	\$66,000	\$96,000
PruTerm WorkLife 65	100.00	\$36,000	\$66,000	\$96,000
Term Elite 10	100.00	\$36,000	\$66,000	\$96,000
Term Elite 15	100.00	\$36,000	\$66,000	\$96,000
Term Elite 20	100.00	\$36,000	\$66,000	\$96,000
Term Elite 30	100.00	\$36,000	\$66,000	\$96,000
Term Essential 10	100.00	\$36,000	\$66,000	\$96,000
Term Essential 15	100.00	\$36,000	\$66,000	\$96,000
Term Essential 20	100.00	\$36,000	\$66,000	\$96,000
Term Essential 30	100.00	\$36,000	\$66,000	\$96,000
PruLife UL Plus	100.00	\$36,000	\$66,000	\$96,000
PruLife UL Protector	100.00	\$36,000	\$66,000	\$96,000
PruLife® Essential UL	100.00	\$36,000	\$66,000	\$96,000
PruLife® Founders Plus UL	100.00	\$36,000	\$66,000	\$96,000
PruLife® SUL Protector	100.00	\$36,000	\$66,000	\$96,000
PruLife® Survivorship Index UL	100.00	\$36,000	\$66,000	\$96,000
PruTerm One	10.00	\$360,000	\$660,000	\$960,000

Symetra Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Accumulator Ascent IUL 2.0	100.00	\$36,000	\$66,000	\$96,000
Protector IUL 5.0	100.00	\$36,000	\$66,000	\$96,000
SwiftTerm 10	100.00	\$36,000	\$66,000	\$96,000
SwiftTerm 15	100.00	\$36,000	\$66,000	\$96,000
SwiftTerm 20	100.00	\$36,000	\$66,000	\$96,000
SwiftTerm 30	100.00	\$36,000	\$66,000	\$96,000
Symetra Term 10 (v5.0)	100.00	\$36,000	\$66,000	\$96,000
Symetra Term 15 (v5.0)	100.00	\$36,000	\$66,000	\$96,000
Symetra Term 20 (v5.0)	100.00	\$36,000	\$66,000	\$96,000
Symetra Term 30 (v5.0)	100.00	\$36,000	\$66,000	\$96,000
CAUL 7.0	100.00	\$36,000	\$66,000	\$96,000

AIG Annuity	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Power 10 Protector Plus Income®	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Power 10 Protector®	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Power 7 Protector Plus Income®	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Power 7 Protector®	3.00	\$1,200,000	\$2,200,000	\$3,200,000

AIG Partners Group (AGLA)	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
QoL® Flex Term 10	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 15	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 16	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 17	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 18	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 19	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 20	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 21	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 22	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 23	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 24	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 25	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 26	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 27	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 28	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 29	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 30	50.00	\$72,000	\$132,000	\$192,000
QoL® Flex Term 35	50.00	\$72,000	\$132,000	\$192,000

Allianz Life

	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Life Accumulator® IUL	50.00	\$72,000	\$132,000	\$192,000
Life Accumulator® IUL - Kai-Zen	50.00	\$72,000	\$132,000	\$192,000
Life Pro+ Advantage IUL	50.00	\$72,000	\$132,000	\$192,000

American National	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Century Plus	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Palladium Century 1	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Palladium SPIA	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Pension Plan	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Rate Certainty Annuity 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Rate Certainty Annuity 5	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Rate Certainty Annuity 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Smart Start Accumulator	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Smart Start Accumulator Plus	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Strategy Indexed 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Strategy Indexed 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
WealthQuest® Citadel 5 Diamond	3.00	\$1,200,000	\$2,200,000	\$3,200,000
WealthQuest® Citadel 7 Diamond	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Palladium Match MYG 3	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium Match MYG 5	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium Match MYG 7	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium MYG MAX 10	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium MYG MAX 3	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium MYG MAX 4	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium MYG MAX 5	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium MYG MAX 6	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium MYG MAX 7	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium MYG MAX 8	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium MYG MAX 9	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium MYG-10	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium MYG-3	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium MYG-4	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium MYG-5	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium MYG-6	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium MYG-7	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium MYG-8	1.50	\$2,400,000	\$4,400,000	\$6,400,000
Palladium MYG-9	1.50	\$2,400,000	\$4,400,000	\$6,400,000

American-Amicable Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Easy Term 10	50.00	\$72,000	\$132,000	\$192,000
Easy Term 20	50.00	\$72,000	\$132,000	\$192,000
Easy Term 20 ROP	50.00	\$72,000	\$132,000	\$192,000
Easy Term 30	50.00	\$72,000	\$132,000	\$192,000
Easy Term 30 ROP	50.00	\$72,000	\$132,000	\$192,000
Term Made Simple (10)	50.00	\$72,000	\$132,000	\$192,000
Term Made Simple (15)	50.00	\$72,000	\$132,000	\$192,000
Term Made Simple (20)	50.00	\$72,000	\$132,000	\$192,000
Term Made Simple (30)	50.00	\$72,000	\$132,000	\$192,000
Easy UL	50.00	\$72,000	\$132,000	\$192,000
Family Solution Immediate Benefit	50.00	\$72,000	\$132,000	\$192,000
Family Solution Return of Premium Benefit	50.00	\$72,000	\$132,000	\$192,000
Financial Lifeline	50.00	\$72,000	\$132,000	\$192,000
Golden Guarantee	50.00	\$72,000	\$132,000	\$192,000
Golden Solution Graded Benefit	50.00	\$72,000	\$132,000	\$192,000
Golden Solution Immediate Benefit	50.00	\$72,000	\$132,000	\$192,000
Golden Solution Return of Premium Benefit	50.00	\$72,000	\$132,000	\$192,000
Classic Solution SPWL	3.00	\$1,200,000	\$2,200,000	\$3,200,000

Americo Financial Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
AdvantageWL	50.00	\$72,000	\$132,000	\$192,000
Eagle Premier Graded	50.00	\$72,000	\$132,000	\$192,000
Eagle Premier Level	50.00	\$72,000	\$132,000	\$192,000
Ultra Protector I (281)	50.00	\$72,000	\$132,000	\$192,000
Ultra Protector II (282)	50.00	\$72,000	\$132,000	\$192,000
Ultra Protector II (284)	50.00	\$72,000	\$132,000	\$192,000
Ultra Protector III (283)	50.00	\$72,000	\$132,000	\$192,000
Elite 5 Annuity	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Future Provider Bonus EIA	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Future Provider EIA	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Platinum Assure 2	1.00	\$3,600,000	\$6,600,000	\$9,600,000
Platinum Assure 3	1.00	\$3,600,000	\$6,600,000	\$9,600,000
Platinum Assure 4	1.00	\$3,600,000	\$6,600,000	\$9,600,000
Platinum Assure 5	1.00	\$3,600,000	\$6,600,000	\$9,600,000
Platinum Assure 6	1.00	\$3,600,000	\$6,600,000	\$9,600,000
Platinum Assure 7	1.00	\$3,600,000	\$6,600,000	\$9,600,000

Ameritas	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
ClearEdge LB Term 10	50.00	\$72,000	\$132,000	\$192,000
ClearEdge LB Term 15	50.00	\$72,000	\$132,000	\$192,000
ClearEdge LB Term 20	50.00	\$72,000	\$132,000	\$192,000
ClearEdge LB Term 25	50.00	\$72,000	\$132,000	\$192,000
ClearEdge LB Term 30	50.00	\$72,000	\$132,000	\$192,000
Value Plus Term 10	50.00	\$72,000	\$132,000	\$192,000
Value Plus Term 15	50.00	\$72,000	\$132,000	\$192,000
Value Plus Term 20	50.00	\$72,000	\$132,000	\$192,000
Value Plus Term 30	50.00	\$72,000	\$132,000	\$192,000
Access Whole Life 2	50.00	\$72,000	\$132,000	\$192,000
Value Plus Whole Life	50.00	\$72,000	\$132,000	\$192,000
Value Plus Whole Life 2	50.00	\$72,000	\$132,000	\$192,000
DInamic Cornerstone	40.00	\$90,000	\$165,000	\$240,000
DInamic Foundation	40.00	\$90,000	\$165,000	\$240,000
Growth 10-Pay Whole Life	25.00	\$144,000	\$264,000	\$384,000
Value Plus Term 1	10.00	\$360,000	\$660,000	\$960,000

Assurity Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Accident Insurance	50.00	\$72,000	\$132,000	\$192,000
AD&D 10-Year	50.00	\$72,000	\$132,000	\$192,000
AD&D 15-Year	50.00	\$72,000	\$132,000	\$192,000
AD&D 20-Year	50.00	\$72,000	\$132,000	\$192,000
AD&D 30-Year	50.00	\$72,000	\$132,000	\$192,000
AD&D 5-Year	50.00	\$72,000	\$132,000	\$192,000
AD&D 7-Year	50.00	\$72,000	\$132,000	\$192,000
AD&D Renewable to Age 80	50.00	\$72,000	\$132,000	\$192,000
Assurity Term Life® 10	50.00	\$72,000	\$132,000	\$192,000
Assurity Term Life® 15	50.00	\$72,000	\$132,000	\$192,000
Assurity Term Life® 20	50.00	\$72,000	\$132,000	\$192,000
Assurity Term Life® 30	50.00	\$72,000	\$132,000	\$192,000
Assurity Whole Life®	50.00	\$72,000	\$132,000	\$192,000
Whole Life Perform+ 10-Pay	50.00	\$72,000	\$132,000	\$192,000
Whole Life Perform+ 20-Pay	50.00	\$72,000	\$132,000	\$192,000
Whole Life Perform+ Pay to Age 100	50.00	\$72,000	\$132,000	\$192,000
Whole Life Perform+ Pay to Age 65	50.00	\$72,000	\$132,000	\$192,000
Whole Life Protect+ 10-Pay	50.00	\$72,000	\$132,000	\$192,000
Whole Life Protect+ 20-Pay	50.00	\$72,000	\$132,000	\$192,000
Whole Life Protect+ Pay to Age 100	50.00	\$72,000	\$132,000	\$192,000
Whole Life Protect+ Pay to Age 65	50.00	\$72,000	\$132,000	\$192,000
AssurityBalance® Business Overhead DI	40.00	\$90,000	\$165,000	\$240,000
AssurityBalance® Century+ Disability	40.00	\$90,000	\$165,000	\$240,000
AssurityBalance® Critical Illness Insurance	40.00	\$90,000	\$165,000	\$240,000
AssurityBalance® Graded Benefit Disability	40.00	\$90,000	\$165,000	\$240,000
AssurityBalance® Simplified Critical Illness	40.00	\$90,000	\$165,000	\$240,000
Income Protection Accident & Sickness	40.00	\$90,000	\$165,000	\$240,000
Income Protection Accident-Only	40.00	\$90,000	\$165,000	\$240,000
Assurity Single Premium Whole Life	3.00	\$1,200,000	\$2,200,000	\$3,200,000

Banner Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
OPTerm 10	50.00	\$72,000	\$132,000	\$192,000
OPTerm 15	50.00	\$72,000	\$132,000	\$192,000
OPTerm 20	50.00	\$72,000	\$132,000	\$192,000
OPTerm 25	50.00	\$72,000	\$132,000	\$192,000
OPTerm 30	50.00	\$72,000	\$132,000	\$192,000
OPTerm 35	50.00	\$72,000	\$132,000	\$192,000
OPTerm 40	50.00	\$72,000	\$132,000	\$192,000
Life Change UL	50.00	\$72,000	\$132,000	\$192,000
Life Step UL	50.00	\$72,000	\$132,000	\$192,000
Accidental Death Direct	10.00	\$360,000	\$660,000	\$960,000
OPTerm 1	10.00	\$360,000	\$660,000	\$960,000

Cincinnati Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Termsetter 10	50.00	\$72,000	\$132,000	\$192,000
Termsetter 15	50.00	\$72,000	\$132,000	\$192,000
Termsetter 20	50.00	\$72,000	\$132,000	\$192,000
Termsetter 25	50.00	\$72,000	\$132,000	\$192,000
Termsetter 30	50.00	\$72,000	\$132,000	\$192,000
Termsetter ROP 20	50.00	\$72,000	\$132,000	\$192,000
Termsetter ROP 25	50.00	\$72,000	\$132,000	\$192,000
Termsetter ROP 30	50.00	\$72,000	\$132,000	\$192,000
Heritage UL	50.00	\$72,000	\$132,000	\$192,000
LifeSetter Flex UL	50.00	\$72,000	\$132,000	\$192,000
Pivot UL	50.00	\$72,000	\$132,000	\$192,000
Guaranteed Whole Life	50.00	\$72,000	\$132,000	\$192,000
Pivot Whole Life	50.00	\$72,000	\$132,000	\$192,000
Portfolio Edge FPDA	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Portfolio Edge SPDA	3.00	\$1,200,000	\$2,200,000	\$3,200,000

Corebridge Financial

	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Max Accumulator+ III	50.00	\$72,000	\$132,000	\$192,000
Protection Extend IUL	50.00	\$72,000	\$132,000	\$192,000
Value+ Protector III IUL	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 10	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 12	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 15	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 16	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 17	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 18	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 19	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 20	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 21	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 22	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 23	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 24	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 25	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 26	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 27	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 28	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 29	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 30	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 31	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 32	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 33	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 34	50.00	\$72,000	\$132,000	\$192,000
Select-A-Term 35	50.00	\$72,000	\$132,000	\$192,000
AG Secure Lifetime GUL® 3	50.00	\$72,000	\$132,000	\$192,000
American Elite Whole Life 2	50.00	\$72,000	\$132,000	\$192,000
AG Ultra One	5.00	\$720,000	\$1,320,000	\$1,920,000
American Pathway Flex Fixed 8	3.00	\$1,200,000	\$2,200,000	\$3,200,000
American Pathway® Deferred Income Annuity	3.00	\$1,200,000	\$2,200,000	\$3,200,000
American Pathway® Immediate Annuity	3.00	\$1,200,000	\$2,200,000	\$3,200,000
SPIA-AGL	3.00	\$1,200,000	\$2,200,000	\$3,200,000
American Pathway® VisionMYG (10 Year)	1.50	\$2,400,000	\$4,400,000	\$6,400,000
American Pathway® VisionMYG (4 Year)	1.50	\$2,400,000	\$4,400,000	\$6,400,000
American Pathway® VisionMYG (5 Year)	1.50	\$2,400,000	\$4,400,000	\$6,400,000
American Pathway® VisionMYG (6 Year)	1.50	\$2,400,000	\$4,400,000	\$6,400,000
American Pathway® VisionMYG (7 Year)	1.50	\$2,400,000	\$4,400,000	\$6,400,000

Gerber Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Accident Protection Insurance	50.00	\$72,000	\$132,000	\$192,000
Grow-Up® Plan	50.00	\$72,000	\$132,000	\$192,000
Guaranteed Life	50.00	\$72,000	\$132,000	\$192,000
Simplified Senior Life	50.00	\$72,000	\$132,000	\$192,000
Whole Life Insurance	50.00	\$72,000	\$132,000	\$192,000
College Plan	1.00	\$3,600,000	\$6,600,000	\$9,600,000

John Hancock	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Accumulation IUL (23AIUL)	50.00	\$72,000	\$132,000	\$192,000
Protection IUL (24PIUL)	50.00	\$72,000	\$132,000	\$192,000
Protection SIUL (22PSIUL)	50.00	\$72,000	\$132,000	\$192,000
Protection Term 10 (23TERM)	50.00	\$72,000	\$132,000	\$192,000
Protection Term 15 (23TERM)	50.00	\$72,000	\$132,000	\$192,000
Protection Term 20 (23TERM)	50.00	\$72,000	\$132,000	\$192,000
Protection Term 30 (23TERM)	50.00	\$72,000	\$132,000	\$192,000
Vitality Term 10 (23HETERM)	50.00	\$72,000	\$132,000	\$192,000
Vitality Term 15 (23HETERM)	50.00	\$72,000	\$132,000	\$192,000
Vitality Term 20 (23HETERM)	50.00	\$72,000	\$132,000	\$192,000
Vitality Term 30 (23HETERM)	50.00	\$72,000	\$132,000	\$192,000
Conversion UL (20CUL)	50.00	\$72,000	\$132,000	\$192,000
Protection SUL (19PSUL)	50.00	\$72,000	\$132,000	\$192,000
Protection UL (22PROUL)	50.00	\$72,000	\$132,000	\$192,000

Lafayette Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Marquis Term - Ten	50.00	\$72,000	\$132,000	\$192,000
Marquis Term - Thirty	50.00	\$72,000	\$132,000	\$192,000
Marquis Term - Twenty	50.00	\$72,000	\$132,000	\$192,000
Contender 2020	50.00	\$72,000	\$132,000	\$192,000
Heritage 2020	50.00	\$72,000	\$132,000	\$192,000
Patriot 2020	50.00	\$72,000	\$132,000	\$192,000
Protector 2022 Graded Benefit	50.00	\$72,000	\$132,000	\$192,000
Protector 2022 Simplified Issue	50.00	\$72,000	\$132,000	\$192,000
Sentinel 2020	50.00	\$72,000	\$132,000	\$192,000
10 Pay Life 2020	25.00	\$144,000	\$264,000	\$384,000
Marquis® Centennial	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Marquis® SP	3.00	\$1,200,000	\$2,200,000	\$3,200,000
SPIA-94	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Liberty 2020 SPWL	3.00	\$1,200,000	\$2,200,000	\$3,200,000

Life Settlement

	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Contract Purchase	2.50	\$1,440,000	\$2,640,000	\$3,840,000

Lloyds

	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
PIU Disability Income	40.00	\$90,000	\$165,000	\$240,000
Pilot Loss of License	12.00	\$300,000	\$550,000	\$800,000
Accidental Death Insurance	12.00	\$300,000	\$550,000	\$800,000
Business Loan Failure to Survive	12.00	\$300,000	\$550,000	\$800,000
High Limit Accident Insurance	12.00	\$300,000	\$550,000	\$800,000
International Term Life	12.00	\$300,000	\$550,000	\$800,000
Key Person Failure to Survive	12.00	\$300,000	\$550,000	\$800,000

Mutual of Omaha	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Guaranteed ADvantage	50.00	\$72,000	\$132,000	\$192,000
Critical Illness (Family)	50.00	\$72,000	\$132,000	\$192,000
Critical Illness (Individual plus Children)	50.00	\$72,000	\$132,000	\$192,000
Critical Illness (Individual)	50.00	\$72,000	\$132,000	\$192,000
Business Overhead Expense (BOE)	40.00	\$90,000	\$165,000	\$240,000
Long-Term Accident and Sickness	40.00	\$90,000	\$165,000	\$240,000
Lump Sum Cancer	40.00	\$90,000	\$165,000	\$240,000
Lump Sum Cancer, Heart Attack and Stroke	40.00	\$90,000	\$165,000	\$240,000
Lump Sum Heart Attack and Stroke	40.00	\$90,000	\$165,000	\$240,000
Short Term DI - Accident & Sickness	40.00	\$90,000	\$165,000	\$240,000
Short Term DI - Accident Only	40.00	\$90,000	\$165,000	\$240,000
MutualCare Custom Solution	40.00	\$90,000	\$165,000	\$240,000
MutualCare Secure Solution	40.00	\$90,000	\$165,000	\$240,000
Dental Preferred (DNT2)	12.00	\$300,000	\$550,000	\$800,000
Dental Protection (DNT5)	12.00	\$300,000	\$550,000	\$800,000
Priority Income Protection	12.00	\$300,000	\$550,000	\$800,000
Medicare Supplement Basic Plan	12.00	\$300,000	\$550,000	\$800,000
Mutual of Omaha Plan A Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
Mutual of Omaha Plan B Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
Mutual of Omaha Plan C Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
Mutual of Omaha Plan D Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
Mutual of Omaha Plan E Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
Mutual of Omaha Plan F Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
Mutual of Omaha Plan G Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
Mutual of Omaha Plan J Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
Mutual of Omaha Plan N Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
Omaha Insurance Plan F	12.00	\$300,000	\$550,000	\$800,000
Omaha Insurance Plan G	12.00	\$300,000	\$550,000	\$800,000
United of Omaha Plan A Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
United of Omaha Plan B Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
United of Omaha Plan C Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
United of Omaha Plan D Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
United of Omaha Plan E Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
United of Omaha Plan F Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
United of Omaha Plan G Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
United of Omaha Plan J Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
United of Omaha Plan N Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
United World Plan A Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
United World Plan B Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
United World Plan C Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
United World Plan D Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
United World Plan E Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
United World Plan F Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
United World Plan G Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000
United World Plan J Medicare Supplement	12.00	\$300,000	\$550,000	\$800,000

National Western Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
NWL® Accumulator Five	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NWL® Benefit Assurance	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NWL® Future Assurance	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NWL® Global Lookback	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NWL® Impact 10	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NWL® Impact 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NWL® Impact 7S	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NWL® Prevail Seven	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NWL® Protector One	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NWL® SPIA	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NWL® Ultra Benefit	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NWL® Ultra Classic	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NWL® Ultra Future	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NWL® Ultra Value	3.00	\$1,200,000	\$2,200,000	\$3,200,000
NWL® Value Assurance	3.00	\$1,200,000	\$2,200,000	\$3,200,000

New York Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
NY Level Term 10	50.00	\$72,000	\$132,000	\$192,000
NY Level Term 20	50.00	\$72,000	\$132,000	\$192,000
NY Yearly Convertible Term	50.00	\$72,000	\$132,000	\$192,000
NY Asset Preserver UL	50.00	\$72,000	\$132,000	\$192,000
NY Survivorship UL	50.00	\$72,000	\$132,000	\$192,000
NY Universal Life	50.00	\$72,000	\$132,000	\$192,000
NY Custom Survivorship WL	50.00	\$72,000	\$132,000	\$192,000
NY Custom Whole Life	50.00	\$72,000	\$132,000	\$192,000
NY Whole Life	50.00	\$72,000	\$132,000	\$192,000

NIW Companies

	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Financing	1.00	\$3,600,000	\$6,600,000	\$9,600,000

Occidental Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
OCL Easy Term 10	50.00	\$72,000	\$132,000	\$192,000
OCL Easy Term 20	50.00	\$72,000	\$132,000	\$192,000
OCL Easy Term 20 ROP	50.00	\$72,000	\$132,000	\$192,000
OCL Easy Term 30	50.00	\$72,000	\$132,000	\$192,000
OCL Easy Term 30 ROP	50.00	\$72,000	\$132,000	\$192,000
OCL Term Made Simple (10)	50.00	\$72,000	\$132,000	\$192,000
OCL Term Made Simple (15)	50.00	\$72,000	\$132,000	\$192,000
OCL Term Made Simple (20)	50.00	\$72,000	\$132,000	\$192,000
OCL Term Made Simple (30)	50.00	\$72,000	\$132,000	\$192,000
OCL Easy UL	50.00	\$72,000	\$132,000	\$192,000
OCL Family Solution Immediate Benefit	50.00	\$72,000	\$132,000	\$192,000
OCL Family Solution Return of Premium Benefit	50.00	\$72,000	\$132,000	\$192,000
OCL Financial Lifeline	50.00	\$72,000	\$132,000	\$192,000
OCL Golden Guarantee	50.00	\$72,000	\$132,000	\$192,000
OCL Golden Solution Graded Benefit	50.00	\$72,000	\$132,000	\$192,000
OCL Golden Solution Immediate Benefit	50.00	\$72,000	\$132,000	\$192,000
OCL Golden Solution Return of Premium Benefit	50.00	\$72,000	\$132,000	\$192,000
OCL Classic Solution SPWL	3.00	\$1,200,000	\$2,200,000	\$3,200,000

Principal (DI)	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Business Loan Protection	80.00	\$45,000	\$82,500	\$120,000
Buy-Out Insurance HH703/HH794	80.00	\$45,000	\$82,500	\$120,000
Disability Income HH750	80.00	\$45,000	\$82,500	\$120,000
Income Protector	80.00	\$45,000	\$82,500	\$120,000
Key Person Replacement HH772	80.00	\$45,000	\$82,500	\$120,000
Overhead Expense HH702/HH789	80.00	\$45,000	\$82,500	\$120,000
Retirement Security HH750	80.00	\$45,000	\$82,500	\$120,000

Principal Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Indexed UL Accumulation II	50.00	\$72,000	\$132,000	\$192,000
10 Year Term Convertible (2023)	50.00	\$72,000	\$132,000	\$192,000
10 Year Term Nonconvertible (2023)	50.00	\$72,000	\$132,000	\$192,000
15 Year Term Convertible (2023)	50.00	\$72,000	\$132,000	\$192,000
15 Year Term Nonconvertible (2023)	50.00	\$72,000	\$132,000	\$192,000
20 Year Term Convertible (2023)	50.00	\$72,000	\$132,000	\$192,000
20 Year Term Nonconvertible (2023)	50.00	\$72,000	\$132,000	\$192,000
30 Year Term Convertible (2023)	50.00	\$72,000	\$132,000	\$192,000
30 Year Term Nonconvertible (2023)	50.00	\$72,000	\$132,000	\$192,000
Indexed UL Flex II	50.00	\$72,000	\$132,000	\$192,000
Survivorship UL Protector III	50.00	\$72,000	\$132,000	\$192,000
UL Flex III	50.00	\$72,000	\$132,000	\$192,000
UL Protector V	50.00	\$72,000	\$132,000	\$192,000
UL Provider Edge II	50.00	\$72,000	\$132,000	\$192,000
Principal Income Annuity	3.00	\$1,200,000	\$2,200,000	\$3,200,000

Securian Annuity	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Income Today! 2.0	3.00	\$1,200,000	\$2,200,000	\$3,200,000
SecureOption Choice 3	1.50	\$2,400,000	\$4,400,000	\$6,400,000
SecureOption Choice 5	1.50	\$2,400,000	\$4,400,000	\$6,400,000
SecureOption Choice 7	1.50	\$2,400,000	\$4,400,000	\$6,400,000
SecureOption Choice 9	1.50	\$2,400,000	\$4,400,000	\$6,400,000
SecureOption Focus	1.50	\$2,400,000	\$4,400,000	\$6,400,000

Securian Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Eclipse Accumulator IUL	50.00	\$72,000	\$132,000	\$192,000
Eclipse Protector II IUL	50.00	\$72,000	\$132,000	\$192,000
Eclipse Survivor II IUL	50.00	\$72,000	\$132,000	\$192,000
Advantage Elite Select Term 10	50.00	\$72,000	\$132,000	\$192,000
Advantage Elite Select Term 15	50.00	\$72,000	\$132,000	\$192,000
Advantage Elite Select Term 20	50.00	\$72,000	\$132,000	\$192,000
Advantage Elite Select Term 30	50.00	\$72,000	\$132,000	\$192,000
SecureCare UL	3.00	\$1,200,000	\$2,200,000	\$3,200,000
SecureCare III	3.00	\$1,200,000	\$2,200,000	\$3,200,000

Security Mutual Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
LT Security Plus 3 LT 10	50.00	\$72,000	\$132,000	\$192,000
LT Security Plus 3 LT 15	50.00	\$72,000	\$132,000	\$192,000
LT Security Plus 3 LT 20	50.00	\$72,000	\$132,000	\$192,000
LT Security Plus 3 LT 30	50.00	\$72,000	\$132,000	\$192,000
LT Security Plus 4 LT 10	50.00	\$72,000	\$132,000	\$192,000
LT Security Plus 4 LT 15	50.00	\$72,000	\$132,000	\$192,000
LT Security Plus 4 LT 20	50.00	\$72,000	\$132,000	\$192,000
Customized FlexUL2	50.00	\$72,000	\$132,000	\$192,000
Customized FlexUL3	50.00	\$72,000	\$132,000	\$192,000
Survivorship UL3	50.00	\$72,000	\$132,000	\$192,000
WL4U3 10-Pay	50.00	\$72,000	\$132,000	\$192,000
WL4U3 LP100	50.00	\$72,000	\$132,000	\$192,000
WL4U3 LP121	50.00	\$72,000	\$132,000	\$192,000
WL4U3 LP65	50.00	\$72,000	\$132,000	\$192,000
Legacy SPx	3.00	\$1,200,000	\$2,200,000	\$3,200,000
ProValue Term - ART		\$0	\$0	\$0

Transamerica	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Trendsetter Super 10	50.00	\$72,000	\$132,000	\$192,000
Trendsetter Super 15	50.00	\$72,000	\$132,000	\$192,000
Trendsetter Super 20	50.00	\$72,000	\$132,000	\$192,000
Trendsetter Super 20 ROP	50.00	\$72,000	\$132,000	\$192,000
Trendsetter Super 25	50.00	\$72,000	\$132,000	\$192,000
Trendsetter Super 30	50.00	\$72,000	\$132,000	\$192,000
Trendsetter Super 30 ROP	50.00	\$72,000	\$132,000	\$192,000
Trendsetter Super YRT	50.00	\$72,000	\$132,000	\$192,000
Trendsetter® LB 10	50.00	\$72,000	\$132,000	\$192,000
Trendsetter® LB 15	50.00	\$72,000	\$132,000	\$192,000
Trendsetter® LB 20	50.00	\$72,000	\$132,000	\$192,000
Trendsetter® LB 25	50.00	\$72,000	\$132,000	\$192,000
Trendsetter® LB 30	50.00	\$72,000	\$132,000	\$192,000
TransACE® CV	50.00	\$72,000	\$132,000	\$192,000
Easy Solution Whole Life	50.00	\$72,000	\$132,000	\$192,000
Final Expense Whole Life	50.00	\$72,000	\$132,000	\$192,000
Immediate Solution Whole Life	50.00	\$72,000	\$132,000	\$192,000
Lifetime Whole Life	50.00	\$72,000	\$132,000	\$192,000

United Home Life	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Protector AD	50.00	\$72,000	\$132,000	\$192,000
Simple Term 20	50.00	\$72,000	\$132,000	\$192,000
Simple Term 20 DLX	50.00	\$72,000	\$132,000	\$192,000
Simple Term 20 ROP	50.00	\$72,000	\$132,000	\$192,000
Simple Term 30	50.00	\$72,000	\$132,000	\$192,000
Express Issue Deluxe	50.00	\$72,000	\$132,000	\$192,000
Express Issue Graded Benefit	50.00	\$72,000	\$132,000	\$192,000
Express Issue Premier	50.00	\$72,000	\$132,000	\$192,000
Guaranteed Issue Graded Benefit	50.00	\$72,000	\$132,000	\$192,000
Provider Whole Life	50.00	\$72,000	\$132,000	\$192,000

United of Omaha	Points per \$100.00 of Premium	Premium need for 36,000 Points "Producer's Club"	Premium need for 66,000 Points "VIP Club"	Premium need for 96,000 Points "President's Club"
Indexed Universal Life Express	50.00	\$72,000	\$132,000	\$192,000
Life Protection Advantage IUL	50.00	\$72,000	\$132,000	\$192,000
Term Life Answers 10	50.00	\$72,000	\$132,000	\$192,000
Term Life Answers 15	50.00	\$72,000	\$132,000	\$192,000
Term Life Answers 20	50.00	\$72,000	\$132,000	\$192,000
Term Life Answers 30	50.00	\$72,000	\$132,000	\$192,000
Term Life Express 10	50.00	\$72,000	\$132,000	\$192,000
Term Life Express 15	50.00	\$72,000	\$132,000	\$192,000
Term Life Express 20	50.00	\$72,000	\$132,000	\$192,000
Term Life Express 30	50.00	\$72,000	\$132,000	\$192,000
Accum UL Plus v1.00	50.00	\$72,000	\$132,000	\$192,000
Guaranteed Universal Life (GUL)	50.00	\$72,000	\$132,000	\$192,000
Guaranteed Universal Life Survivor	50.00	\$72,000	\$132,000	\$192,000
GUL Express v1.01	50.00	\$72,000	\$132,000	\$192,000
Legacy SPL v1.00	50.00	\$72,000	\$132,000	\$192,000
Children's Whole Life	50.00	\$72,000	\$132,000	\$192,000
Living Promise Graded Benefit	50.00	\$72,000	\$132,000	\$192,000
Living Promise Level Benefit	50.00	\$72,000	\$132,000	\$192,000
Whole Life Express v1.02	50.00	\$72,000	\$132,000	\$192,000
Bonus Flexible Annuity	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Ultra Income SPIA	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Ultra-Premier 5	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Ultra-Premier 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Ultra-Secure Plus 5	3.00	\$1,200,000	\$2,200,000	\$3,200,000
Ultra-Secure Plus 7	3.00	\$1,200,000	\$2,200,000	\$3,200,000