

Top Life Product Highlights

Key Financial Group, Inc.

Company	Product	Issue Ages	Street Level Commission*	Special Features
SIMPLIFIED ISSUE SINGLE PREMIUM				
Baltimore Life	Generation Legacy	60 - 80 (age last birthday)	14%	Simple SPIA-Life combo ; tax efficient wealth transfer; living benefits; simplified underwriting
North American	Legacy SPWL	60 - 85 (attained age)	9%	10% premium bonus; Index crediting strategies; return of premium endorsement
LIFE/LTC COMBO				
Lincoln National Life	MoneyGuard Reserve	30 - 80 (age last birthday)	8%	100% return of premium anytime ; up to 7 years LTC coverage; simplified underwriting ; 4% guaranteed interest rate
FIXED UNIVERSAL LIFE				
North American	Custom Guarantee	15 days - 80 years (age nearest)	100%	Very competitive no lapse UL ; minimum face amount \$50,000
INDEXED UNIVERSAL LIFE				
North American	Rapid Builder IUL	15 days - 80 years (age last birthday)	105%	Table shaving up to Table 4 ; good early cash value product
Aviva	Advantage Builder III	18 - 85 (age nearest)	90%	No lapse Index UL; table shaving up to Table 3

Please Note: This chart is intended to be an overview and does not include all companies and products. Product availability varies by state. Benefits and commissions subject to reduction based on age. Specific product details available on request.

***Some contracts offered are above standard street level commission. Call for details.**

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