
Incentive Points Allowance

As of 11/10/09

American Continental

Plan	Premium Dollars Per Point
Plan A	3
Plan B	3
Plan D	3
Plan F	3
Plan J	3

American Equity

Plan	Premium Dollars Per Point
10/10 Gold Index 6-05	10
FPDA 1	10
FPDA 11	10
FPDA 12	10
FPDA 3	10
FPDA-10	10
FPDA-7-08 Premier Eagle 1	10
Income Gold Index 3-07	10
INDEX 1-05	10
INDEX 1-07 Bonus Gold	10
INDEX 4-07 Freedom Gold	10
INDEX 5-07 Integrity Gold	10
Index 6-07 Advantage Gold	10
INDEX 7-05 Bonus Gold	10
INDEX-T03	10
Premier Eagle 12 FRG-09	10
Retirement Gold RG-FIA-09	10
SPDA-MYGA	10
SPIA-1	10

American General Life

Plan	Premium Dollars Per Point
AIG Global Bonus Index	10
AIG Secure Income Plus	3
American Elite Whole Life	1
ContinUL Extend	1
Elite Index	1
Elite UL	1
Elite Universal Life G	1
Emerging Edge EIA	10
Horizon Choice	10
Horizon Plus	10
Horizon Plus 2004	10
HorizonFlex	10
HorizonIndex Annuity 9	10
HorizonMYG	10
HorizonSecure 5	10
HorizonSecure 7	10
HorizonSelect 10	10
HorizonSelect 5	10
HorizonSelect 7	10
LTG Ultra-C-10	1
LTG Ultra-C-15	1
LTG Ultra-C-20	1
LTG Ultra-C-30	1
Platinum Protector Survivor	1
Select-A-Term 10	1
Select-A-Term 12	1
Select-A-Term 15	1
Select-A-Term 16	1
Select-A-Term 17	1
Select-A-Term 18	1
Select-A-Term 19	1
Select-A-Term 20	1
Select-A-Term 21	1
Select-A-Term 22	1
Select-A-Term 23	1
Select-A-Term 24	1
Select-A-Term 25	1
Select-A-Term 26	1
Select-A-Term 27	1
Select-A-Term 28	1
Select-A-Term 29	1
Select-A-Term 30	1
Select-A-Term 31	1

Select-A-Term 32	1
Select-A-Term 33	1
Select-A-Term 34	1
Select-A-Term 35	1
Select-A-Term ROP 15	1
Select-A-Term ROP 20	1
Select-A-Term ROP 21	1
Select-A-Term ROP 22	1
Select-A-Term ROP 23	1
Select-A-Term ROP 24	1
Select-A-Term ROP 25	1
Select-A-Term ROP 26	1
Select-A-Term ROP 27	1
Select-A-Term ROP 28	1
Select-A-Term ROP 29	1
Select-A-Term ROP 30	1
Select-A-Term ROP 31	1
Select-A-Term ROP 32	1
Select-A-Term ROP 33	1
Select-A-Term ROP 34	1
Select-A-Term ROP 35	1
SPIA-AGL	10

American Investors Life

Plan	Premium Dollars Per Point
Alliance Plus P4	10
FPDA P10	10
Income Select Bonus	10
Income Select Five	10
Income Select Platinum	10
Income Select Plus	10
Income Select Seven	10
Income Select Spirit Bonus	10
Income Select Spirit Plus	10
Income Select Ten	10
Performance Edge	10
Performance Edge Plus	10
SPIA-1 AIL	10

American Memorial

Plan	Premium Dollars Per Point
Noble Tradition Whole Life	1

American National

Plan	Premium Dollars Per Point
Citadel 7	10
Palladium Century 1	10
Palladium MYG-10	20
Palladium MYG-3	20
Palladium MYG-4	20
Palladium MYG-5	20
Palladium MYG-6	20
Palladium MYG-7	20
Palladium MYG-8	20
Palladium MYG-9	20
Palladium SPIA	10
Strategy 10 Index	10
Strategy 7 Index	10
Value Lock 10 Index	10
Value Lock 7 Index	10

American-Amicable Life

Plan	Premium Dollars Per Point
Classic Solution SPWL	10
Easy Term 10	1
Easy Term 20	1
Easy Term 20 ROP	1
Easy Term 30	1
Easy Term 30 ROP	1
Golden Guarantee	1
Golden Solution Graded Ben	1
Golden Solution Immediate	1
Golden Solution Return of Pr	1

Americo Financial Life

Plan	Premium Dollars Per Point
Ultra Protector I (281)	1
Ultra Protector II (282)	1
Ultra Protector II (284)	1
Ultra Protector III (283)	1

Aviva Life and Annuity

Plan	Premium Dollars Per Point
10-Year Term 2009 Series II	1
20-Year Term 2009 Series II	1
30-Year Term 2009 Series II	1
Advantage Builder Series II	1
Annual Renewable Term 20	1
Annual Renewable Term 20	1
Guarantee UL Solution	1
Indexed Survivor UL	1
Lifetime Builder Series II	1
Multi Choice Indexed SPL	10
Multi Choice SPL	10

Banner Life

Plan	Premium Dollars Per Point
Advantra UL	1
CLASSIC UL	1
Continuity UL	1
OPTerm 1	1
OPTerm 10	1
OPTerm 15	1
OPTerm 20	1
OPTerm 30	1

Fidelity & Guarantee Life

Plan	Premium Dollars Per Point
Dexterity 3	10
Fidelity Platinum 10 Year	14
Fidelity Platinum 3 Year	14
Fidelity Platinum 5 Year	14
Fidelity Platinum 7 Year	14
Fidelity Platinum Plus 10 Ye	14
Fidelity Platinum Plus 3 Yea	14
Fidelity Platinum Plus 5 Yea	14
Fidelity Platinum Plus 7 Yea	14
Guarantee Income Plan (SPI	10
Index Rewards	10
Index Rewards 5	10
Legends Max	10
Loyalty Rewards EIA	10
Loyalty Rewards Escalator 1	10
Loyalty Rewards Escalator 1	10
Loyalty Rewards Escalator 6	10
Loyalty Rewards Escalator 8	10
Medicaid SPIA	10
OM Accelerator Bonus 14	10
Spectrum Choice Bonus	10
Spectrum Rewards Bonus	10
Spectrum Rewards Choice 9	10
Spectrum Rewards Reserve	10
Structured Settlement	#Error

Fidelity Life

Plan	Premium Dollars Per Point
Accidental Death Benefit	1
Graded Benefit Whole Life	1
Graded Term	1
RD Mortgage Term 10	1
RD Mortgage Term 15	1
RD Mortgage Term 20	1
RD Mortgage Term 30	1
RD Mortgage Term 40	1
RD Term 10	1
RD Term 15	1
RD Term 20	1
RD Term 30	1
RD Term 5	1

Genworth Life

Plan	Premium Dollars Per Point
FirstCHOICE Gold	1
GenGuard UL	1
Lifetime FlexPlus	1
Lifetime FlexPlus II	1
Lifetime Protector Flex	1
Lifetime Protector SG II	1
Lifetime Provider SUL	1
Lifetime Provider SUL II	1
MasterKey ROP 15	1
MasterKey ROP 20	1
MasterKey ROP 30	1
SecureLiving Income Provid	10
SecureLiving Independence	10
SecureLiving Liberty	10
SecureLiving SmartRate	10
SecureLiving Stable 5	10
Sure Term 10	1
Sure Term 15	1
Sure Term 20	1
Sure Term 30	1
Total Living Coverage	10
VantagePoint ROP 15	1
VantagePoint ROP 20	1
VantagePoint ROP 30	1

Genworth Long Term Care

Plan	Premium Dollars Per Point
Classic Select-Individual	3
Classic Select-Shared	3
Privileged Choice-Individual	3
Privileged Choice-Shared	3

Guarantee Trust Life

Plan	Premium Dollars Per Point
Graded Benefit Term	1
Graded Benefit Whole Life	1

Indianapolis Life

Plan	Premium Dollars Per Point
Indexed Survivor UL	1
Term 2005 10 Year	1
Term 2005 15 Year	1
Term 2005 20 Year	1
Term 2005 30 Year	1
Term 2008 10 Year	1
Term 2008 20 Year	1
Term 2008 30 Year	1
Vista Advantage II IUL	1
Vista Advantage IUL	1
Vista Lifetime IUL	1

ING Annuity Companies

Plan	Premium Dollars Per Point
Advantage Index Annuity	10
Cornerstone Annuity	10
Guarantee Choice 10	50
Guarantee Choice 3	50
Guarantee Choice 5	50
Guarantee Choice 7	50
Heritage Index Annuity	10
Income Outcome	10
ING Envoy Nine	10
ING Envoy Six	10
ING Envoy Three	50
ING Secure Extra Index Ann	10
ING Secure Index Annuity	10
ING Secure Index Five	10
ING Secure Index Opportuni	10
ING Secure Index Seven	10
Max Guarantee Annuity	10
Multi Builder Annuity	10
MultiSet Plus Annuity	10
Select Guarantee Annuity	10
Selectra Multi-Strategy Ann	10
SPIA	10

ING Life

Plan	Premium Dollars Per Point
Explorer UL	1
GDB UL II	1
ING Protector UL 07	1
ING ROP Term 15	1
ING ROP Term 20	1
ING ROP Term 30	1
ING Strategic Accumulator	1
ING SUL-GDB	1
ING TermSmart-10 (09)	1
ING TermSmart-15 (09)	1
ING TermSmart-20 (09)	1
ING TermSmart-30 (09)	1
ING UL-CV	1
ING UL-ECV	10

Liberty Life Assurance

Plan	Premium Dollars Per Point
Liberty Series 10-Pay Whole	1
Liberty Series 20-Pay Whole	1
Liberty Series Estate Maximi	10
Liberty Series Extra Value L	1
Liberty Series Life Paid Up a	1
Liberty Series Whole Life	1

Lincoln National

Plan	Premium Dollars Per Point
Life Elements Term 10	1
Life Elements Term 15	1
Life Elements Term 20	1
Life Elements Term 30	1
LifeCurrent UL	1
LifeElements UL	1
LifeGuarantee Plus UL	1
LifeGuarantee SUL	1
LifeGuarantee UL	1
LifeReserve UL	1
Lincoln Classic 5	20
Lincoln Classic 7	20
Lincoln New Directions 6	10
Lincoln New Directions 8	10
Lincoln OptiChoice 5	10
Lincoln OptiChoice 7	10
Lincoln OptiChoice 9	10
Lincoln OptiPoint 10	10
Lincoln OptiPoint 12	10
Lincoln OptiPoint 8	10
MoneyGuard Flex II	1
MoneyGuard Reserve	10

Mutual of New York

Plan	Premium Dollars Per Point
Athena II SUL	1
Athena II UL	1
Equitable Term 10	1
Equitable Term 20	1
Equitable Term 30	1
ROP Term 20 Series 148	1
ROP Term 25 Series 148	1
ROP Term 30 Series 148	1

Mutual of Omaha

Plan	Premium Dollars Per Point
Critical Illnes (Individual)	1
Critical Illness (Individual)	1
Long Term Care	3
LTC I	3
LTC II	3
United of Omaha Plan A Me	3
United of Omaha Plan A Me	3
United of Omaha Plan B Me	3
United of Omaha Plan B Me	3
United of Omaha Plan C Me	3
United of Omaha Plan C Me	3
United of Omaha Plan D Me	3
United of Omaha Plan D Me	3
United of Omaha Plan E Me	3
United of Omaha Plan E Me	3
United of Omaha Plan F Me	3
United of Omaha Plan F Me	3
United of Omaha Plan G Me	3
United of Omaha Plan G Me	3
United of Omaha Plan J Med	3
United World Plan A Medica	3
United World Plan B Medica	3
United World Plan C Medica	3
United World Plan D Medica	3
United World Plan E Medica	3
United World Plan F Medica	3
United World Plan G Medica	3
United World Plan J Medicar	3

National Western Life

Plan	Premium Dollars Per Point
NWL® Accumulator Five	10
NWL® Benefit Assurance	10
NWL® Future Assurance	10
NWL® Global Lookback	10
NWL® Prevail Seven	10
NWL® Protector One	10
NWL® SPIA	10
NWL® Ultra Benefit	10
NWL® Ultra Classic	10
NWL® Ultra Future	10
NWL® Ultra Value	10
NWL® Value Assurance	10

Presidential Life

Plan	Premium Dollars Per Point
Graded Benefit Life	1
No Load Flex	10
Presidential SPIA	14
Secure IV	14
Secure V	14
Secure VI	14
SPDA I	10

Protective Life

Plan	Premium Dollars Per Point
Protective ProClassic UL	1

Prudential

Plan	Premium Dollars Per Point
PruLife ROP 15	1
PruLife ROP 20	1
PruLife ROP 30	1
PruLife UL Plus	1
PruLife UL Protector	1
Term Elite 10	1
Term Elite 15	1
Term Elite 20	1
Term Essential 10	1
Term Essential 15	1
Term Essential 20	1
Term Essential 30	1

Prudential LTC

Plan	Premium Dollars Per Point
LTC3	3

RBC Annuity

Plan	Premium Dollars Per Point
Guarantee 3+3 Master SPD	10
Guarantee 3+3 Master SPD	10
Master Builder SPDA	10
RBC 3+3 MYG SPDA (MV	10
RBC 3+3 MYG SPDA (non-	10
RBC 7 MYG SPDA (MVA)	10
RBC Choice 10	10
RBC Enhanced Choice 10	10
RBC Enhanced Choice 12	10
RBC Enhanced Choice 8	10
RBC SPIA	10
Value Master SPDA	10

RBC Express II

Plan	Premium Dollars Per Point
RBC ExpressTERM II - 10	1
RBC ExpressTERM II - 15	1
RBC ExpressTERM II - 20	1
RBC ExpressTERM II - 30	1

RBC Life

Plan	Premium Dollars Per Point
RBC Index Enhanced UL	1
RBC LevelTERM 10	1
RBC LevelTERM 15	1
RBC LevelTERM 20	1
RBC LevelTERM 30	1

State Life Long Term Care

Plan	Premium Dollars Per Point
CareGuard	3

Transamerica

Plan	Premium Dollars Per Point
TransACE EX	1
Trendsetter Super 10	1
Trendsetter Super 15	1
Trendsetter Super 20	1
Trendsetter Super 30	1

U.S. Financial

Plan	Premium Dollars Per Point
RightLife UL	1
RightTerm 10	1
RightTerm 15	1
RightTerm 20	1
RightTerm 30	1
RightTerm 5	1

Union Central Life

<u>Plan</u>	<u>Premium Dollars Per Point</u>
Acacian 2000	1
DInamic 2000 - DOE - 4403	1
DInamic 2000 - GR - 4402	1
DInamic 2000 - NC - 4401	1
Excel Protector	1
Excel Provider	1
Excel Secondary Guarantee	1
Excel Survivor	1
Flex-Account Ultra UL	1
Keystone Term 10	1
Keystone Term 15	1
Keystone Term 20	1
Keystone Term 30	1
Keystone Term 30/10	1
Keystone Term ART	1
Keystone Whole Life	1
Whole Life 98 UCL	1

United of Omaha

<u>Plan</u>	<u>Premium Dollars Per Point</u>
Accum UL Plus v1.00	1
GUL Complete v1.01	1
GUL Express v1.01	1
Legacy SPL v1.00	10
Term Complete 2008 15/15	1
Term Complete 2008 20/20	1
Term Complete 2008 20/5	1
Term Complete 2008 30/30	1
Term Complete 2008 30/5	1
Term Express 15/15 v1.00	1
Term Express 15/15 v2.04	1
Term Express 20/20 v1.00	1
Term Express 20/5 v1.00	1
Term Express 30/30 v1.00	1
Term Express 30/30 v2.04	1
Term Express 30/5 v1.00	1
Term Express 30/5 v2.04	1
Term Life 10	1
Term Life 15	1
Term Life 20	1
Term Life 30	1
Whole Life Express v1.00	1

West Coast Life

Plan	Premium Dollars Per Point
Focus Term 10	1
Focus Term 15	1
Focus Term 20	1
Focus Term 25	1
Focus Term 30	1
Golden Legacy Protector X	1
Golden Legacy Term 10	1
Golden Legacy Term 20	1
Income Advantage Plus	10
LifeTime Platinum III (5/09)	1
LifeTime Platinum III (7/08)	1
LifeTime Platinum III (8/09)	1
LifeTime Platinum III Plus	1
Sure Advantage 10	10
Sure Advantage 2	10
Sure Advantage 3	10
Sure Advantage 4	10
Sure Advantage 5	10
Sure Advantage 6	10
Sure Advantage 7	10
Sure Advantage 8	10
Sure Advantage 9	10