

2020 fmiAgent Awards Point Reference

| | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|-------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 90,000 Points "President's Club" |
| Allianz Life | | | | |
| Life Pro+ Advantage IUL | 100.00 | \$30,000 | \$60,000 | \$90,000 |

| American Equity | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|------------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 90,000 Points "President's Club" |
| Advantage Gold | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| 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 |
| Benefit Gold | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Bonus Gold | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| California Gold | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Choice 10 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Choice 6 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Choice 8 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Foundation Gold | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| IncomeShield 10 with LIBR | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| IncomeShield 10 without LIBR | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| IncomeShield 7 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Retirement Gold | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Traditions Gold | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Guarantee 5 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| Guarantee 6 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| Guarantee 7 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |

American General Life

| | Points per \$100.00 of Premium | Premium need for 2021 Costa Rica Trip 30,000 Points "Producer's Club" | Premium need for 2021 Costa Rica Trip 60,000 Points "VIP Club" | Premium need for 2021 Costa Rica Trip 90,000 Points "President's Club" |
|---------------------------|--------------------------------------|--|---|---|
| AG Extend IUL | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Max Accumulator+ | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Protection Extend IUL | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Value+ Protector | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 10 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 12 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 15 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 16 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 17 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 18 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 19 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 20 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 21 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 22 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 23 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 24 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 25 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 26 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 27 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 28 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 29 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 30 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 31 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 32 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 33 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 34 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term 35 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 15 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 20 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 21 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 22 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 23 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 24 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 25 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 26 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 27 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 28 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 29 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 30 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 31 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 32 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 33 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 34 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Select-A-Term ROP 35 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| AG Secure Lifetime GUL® 3 | 100.00 | \$30,000 | \$60,000 | \$90,000 |

| American General Life | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|---|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 90,000 Points "President's Club" |
| AG Secure Survivor GUL | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| American Elite Whole Life 2 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| AG Ultra One | 10.00 | \$300,000 | \$600,000 | \$900,000 |
| American Pathway Flex Fixed 8 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| American Pathway® Deferred Income Annuity | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| American Pathway® Immediate Annuity | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SPIA-AGL | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| American Pathway SolutionsMYG (10 Year) | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| American Pathway SolutionsMYG (5 Year) | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| American Pathway SolutionsMYG (6 Year) | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| American Pathway SolutionsMYG (7 Year) | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| American Pathway SolutionsMYG (8 Year) | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| American Pathway SolutionsMYG (9 Year) | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |

| Athene Annuity | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|-----------------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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 |
| MaxRetire SPIA | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Performance Elite® 10 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Performance Elite® 10 Plus | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Performance Elite® 10 Pro | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Performance Elite® 10 Pro Plus | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Performance Elite® 10 Select | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Performance Elite® 10 Select Plus | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Performance Elite® 15 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Performance Elite® 15 Plus | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Performance Elite® 7 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Performance Elite® 7 Plus | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| MaxRate 3 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MaxRate 5 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MaxRate 7 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |

| Forethought Annuity | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|----------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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 2021 | Premium need for 2021 | Premium need for 2021 |
|-----------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 90,000 Points "President's Club" |
| Protection IUL (19PIUL) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Protection SIUL (19PSIUL) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Protection Term 10 (19TERM) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Protection Term 15 (19TERM) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Protection Term 20 (19TERM) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Protection Term 30 (19TERM) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Vitality Term 10 (19HETERM) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Vitality Term 15 (19HETERM) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Vitality Term 20 (19HETERM) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Vitality Term 30 (19HETERM) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Accumulation UL (19AIUL) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Protection IUL (15PIUL) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Protection SUL (19PROSUL) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Protection UL (18PROUL) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Protection UL (19PROUL) | 100.00 | \$30,000 | \$60,000 | \$90,000 |

Lincoln National

| | Points per \$100.00 of Premium | Premium need for 2021 Costa Rica Trip 30,000 Points "Producer's Club" | Premium need for 2021 Costa Rica Trip 60,000 Points "VIP Club" | Premium need for 2021 Costa Rica Trip 90,000 Points "President's Club" |
|--|--------------------------------------|--|---|---|
| LifeReserve Indexed UL | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| LifeReserve Indexed UL Protector | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| WealthAdvantage Indexed UL | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| WealthPreserve® IUL | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| LifeElements Term 10 (2019) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| LifeElements Term 15 (2019) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| LifeElements Term 20 (2019) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| LifeElements Term 30 (2019) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| TermAccel® 10 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| TermAccel® 15 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| TermAccel® 20 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| TermAccel® 30 | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Conversion UL | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| LifeCurrent UL | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| LifeGuarantee SUL | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| LifeGuarantee UL | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| LifeReserve UL (2009) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| LifeReserve UL Plus (2009) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| MoneyGuard® III | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Deferred Income Solutions | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Lincoln Insured Income Immediate Annuity | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Lincoln LTC Fixed Annuity | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Lincoln New Directions 6 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Lincoln New Directions 8 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Lincoln OptiBlend® 10 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Lincoln OptiBlend® 5 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Lincoln OptiBlend® 7 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Lincoln OptiBlend® Plus | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Lincoln OptiChoice 5 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Lincoln OptiChoice 7 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Lincoln OptiChoice 9 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Lincoln Classic 5 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| Lincoln Classic 7 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MYGuarantee Plus 10-Year | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MYGuarantee Plus 3-Year | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MYGuarantee Plus 4-Year | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MYGuarantee Plus 5-Year | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MYGuarantee Plus 6-Year | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MYGuarantee Plus 7-Year | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MYGuarantee Plus 8-Year | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MYGuarantee Plus 9-Year | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| SecureLiving Rate Saver 5 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| SecureLiving Rate Saver 7 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |

North American Annuity

| | Points per \$100.00 of Premium | Premium need for 2021 Costa Rica Trip 30,000 Points "Producer's Club" | Premium need for 2021 Costa Rica Trip 60,000 Points "VIP Club" | Premium need for 2021 Costa Rica Trip 90,000 Points "President's Club" |
|-------------------------------|--------------------------------------|--|---|---|
| BenefitSolutions 10 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| BenefitSolutions 14 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| NA Performance Choice 12 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| NA Performance Choice 12 PLUS | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| NA Performance Choice 8 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| NA Performance Choice 8 PLUS | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| NAC Charter Plus 10 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| NAC Charter Plus 14 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| NAC IncomeChoice 10 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| NAC IncomeChoice 14 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| NAC RetireChoice 10 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| NAC RetireChoice 14 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| NAC SecureChoice 10 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| NAC SecureChoice 14 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| North American Income® | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| NA Guarantee Choice 10 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| NA Guarantee Choice 3 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| NA Guarantee Choice 4 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| NA Guarantee Choice 5 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| NA Guarantee Choice 6 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| NA Guarantee Choice 7 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| NA Guarantee Choice 8 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| NA Guarantee Choice 9 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| NAC Guarantee Choice II 10 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| NAC Guarantee Choice II 4 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| NAC Guarantee Choice II 5 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| NAC Guarantee Choice II 6 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| NAC Guarantee Choice II 7 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| NAC Guarantee Choice II 8 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| NAC Guarantee Choice II 9 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |

| North American Life | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|----------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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 |
| 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 |

| Principal (DI) | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|-------------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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 |

| Principal Life | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|-------------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 90,000 Points "President's Club" |
| Indexed UL Accumulation II | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| 10 Year Term (03/2020) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| 10 Year Term (2020) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| 15 Year Term (03/2020) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| 15 Year Term (2020) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| 20 Year Term (03/2020) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| 20 Year Term (2020) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| 30 Year Term (03/2020) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| 30 Year Term (2020) | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Indexed UL Flex II | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Survivorship UL Protector III | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| UL Flex III | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| UL Protector V | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| Principal Income Annuity | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |

| Protective Life | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|-------------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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 |
| ProClassic Legacy UL | 100.00 | \$30,000 | \$60,000 | \$90,000 |
| ProPayer® Income (SPIA) | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| ProSaver® Secure II | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Protective Indexed Annuity II | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |

Prudential

| | Points per \$100.00 of Premium | Premium need for 2021 Costa Rica Trip 30,000 Points "Producer's Club" | Premium need for 2021 Costa Rica Trip 60,000 Points "VIP Club" | Premium need for 2021 Costa Rica Trip 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® 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 |

Accordia Life

| | Points per \$100.00 of Premium | Premium need for 2021 Costa Rica Trip 30,000 Points "Producer's Club" | Premium need for 2021 Costa Rica Trip 60,000 Points "VIP Club" | Premium need for 2021 Costa Rica Trip 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 2021 Costa Rica Trip 30,000 Points "Producer's Club" | Premium need for 2021 Costa Rica Trip 60,000 Points "VIP Club" | Premium need for 2021 Costa Rica Trip 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 2021 | Premium need for 2021 | Premium need for 2021 |
|----------------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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 |

| American National | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|----------------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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 |
| Citadel 7 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Palladium Century 1 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Palladium SPIA | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Pension Plan | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Strategy 10 Index | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Strategy 7 Index | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Value Lock 10 Index | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Value Lock 7 Index | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Palladium MYG-10 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| Palladium MYG-3 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| Palladium MYG-4 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| Palladium MYG-5 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| Palladium MYG-6 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| Palladium MYG-7 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| Palladium MYG-8 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| Palladium MYG-9 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |

| American-Amicable Life | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|---|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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 2021 | Premium need for 2021 | Premium need for 2021 |
|-------------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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 |
| Future Provider Bonus EIA | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Future Provider EIA | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Platinum Assure 5 | 1.00 | \$3,000,000 | \$6,000,000 | \$9,000,000 |

| Ameritas | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|------------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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 |
| 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 |
| Dnamic 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 2021 | Premium need for 2021 | Premium need for 2021 |
|--|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 90,000 Points "President's Club" |
| Assurity Term Life® 10 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Assurity Term Life® 15 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Assurity Term Life® 20 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Assurity Term Life® 30 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| LifeScape® Acci-Flex ADB | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| LifeScape® Assured Income Protector | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Assurity Whole Life® | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| AssurityBalance® Business Overhead DI | 40.00 | \$75,000 | \$150,000 | \$225,000 |
| AssurityBalance® Century+ Disability | 40.00 | \$75,000 | \$150,000 | \$225,000 |
| AssurityBalance® Critical Illness Insurance | 40.00 | \$75,000 | \$150,000 | \$225,000 |
| AssurityBalance® Graded Benefit Disability | 40.00 | \$75,000 | \$150,000 | \$225,000 |
| AssurityBalance® Simplified Critical Illness | 40.00 | \$75,000 | \$150,000 | \$225,000 |
| Assurity Single Premium Whole Life | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |

| Banner Life | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|-------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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 2021 Costa Rica Trip 30,000 Points "Producer's Club" | Premium need for 2021 Costa Rica Trip 60,000 Points "VIP Club" | Premium need for 2021 Costa Rica Trip 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 2021 | Premium need for 2021 | Premium need for 2021 |
|---------------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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 2020 Graded Benefit | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Protector 2020 Simplified Issue | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Sentinel 2020 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| 10 Pay Life 2020 | 25.00 | \$120,000 | \$240,000 | \$360,000 |
| Marquis® Centennial | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Marquis® SP | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| SPIA-94 | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Liberty 2020 SPWL | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |

Life Settlement

| Contract Purchase | Points per \$100.00 of Premium | Premium need for 2021 Costa Rica Trip 30,000 Points "Producer's Club" | Premium need for 2021 Costa Rica Trip 60,000 Points "VIP Club" | Premium need for 2021 Costa Rica Trip 90,000 Points "President's Club" |
|-------------------|--------------------------------------|--|---|---|
| | 2.50 | \$1,200,000 | \$2,400,000 | \$3,600,000 |

Lloyds

| | Points per \$100.00 of Premium | Premium need for 2021 Costa Rica Trip 30,000 Points "Producer's Club" | Premium need for 2021 Costa Rica Trip 60,000 Points "VIP Club" | Premium need for 2021 Costa Rica Trip 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 |
| 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 2021 Costa Rica Trip 30,000 Points "Producer's Club" | Premium need for 2021 Costa Rica Trip 60,000 Points "VIP Club" | Premium need for 2021 Costa Rica Trip 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 2021 | Premium need for 2021 | Premium need for 2021 |
|------------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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 2021 | Premium need for 2021 | Premium need for 2021 |
|----------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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

Financing

| Points per \$100.00 of Premium | Premium need for 2021 Costa Rica Trip 30,000 Points "Producer's Club" | Premium need for 2021 Costa Rica Trip 60,000 Points "VIP Club" | Premium need for 2021 Costa Rica Trip 90,000 Points "President's Club" |
|--------------------------------------|--|---|---|
| | \$0 | \$0 | \$0 |

| NLG Annuity | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|-----------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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 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 |

| NLG Life | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|-----------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 90,000 Points "President's Club" |
| FlexLife | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| PeakLife | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Term 10-G | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Term 15-G | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Term 20-G | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Term 30-G | 50.00 | \$60,000 | \$120,000 | \$180,000 |

| Occidental Life | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|---|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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 |

Omaha Health Insurance Comj

| | Points per \$100.00 of Premium | Premium need for 2021 Costa Rica Trip 30,000 Points "Producer's Club" | Premium need for 2021 Costa Rica Trip 60,000 Points "VIP Club" | Premium need for 2021 Costa Rica Trip 90,000 Points "President's Club" |
|--------------------------|--------------------------------------|--|---|---|
| Mutual of Omaha Rx Plus | 12.00 | \$250,000 | \$500,000 | \$750,000 |
| Mutual of Omaha Rx Value | 12.00 | \$250,000 | \$500,000 | \$750,000 |

| OneAmerica (State Life) | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|----------------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 90,000 Points "President's Club" |
| Asset Care® Recurring Premium WL | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Asset-Care® IV | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Annuity Care® | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Annuity Care® II | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Annuity Care® III | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Indexed Annuity Care® | 3.00 | \$1,000,000 | \$2,000,000 | \$3,000,000 |
| Asset Care® Annuity Funding WL | 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 |

| Oxford Life | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|-------------------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 90,000 Points "President's Club" |
| Assurance Final Expense | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Medicare Supplement Plan F (Oxford) | 12.00 | \$250,000 | \$500,000 | \$750,000 |
| Medicare Supplement Plan G (Oxford) | 12.00 | \$250,000 | \$500,000 | \$750,000 |
| Medicare Supplement Plan N (Oxford) | 12.00 | \$250,000 | \$500,000 | \$750,000 |
| MYGA Multi-Select 10 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MYGA Multi-Select 3 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MYGA Multi-Select 4 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MYGA Multi-Select 5 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MYGA Multi-Select 6 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MYGA Multi-Select 7 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MYGA Multi-Select 8 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |
| MYGA Multi-Select 9 | 1.50 | \$2,000,000 | \$4,000,000 | \$6,000,000 |

| Transamerica | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|-------------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 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 |

| United Home Life | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|---------------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 90,000 Points "President's Club" |
| Express Issue Term 20 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Express Issue Term 30 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Premier 20 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Protector AD | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Express Issue Deluxe | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Express Issue Graded Benefit | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Express Issue Premier | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Guaranteed Issue Graded Benefit | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Provider Whole Life | 50.00 | \$60,000 | \$120,000 | \$180,000 |

| United of Omaha | Points per \$100.00 of Premium | Premium need for 2021 | Premium need for 2021 | Premium need for 2021 |
|------------------------------------|--------------------------------------|---|--|--|
| | | Costa Rica Trip 30,000 Points "Producer's Club" | Costa Rica Trip 60,000 Points "VIP Club" | Costa Rica Trip 90,000 Points "President's Club" |
| Life Protection Advantage IUL | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Term Life Answers 10 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Term Life Answers 15 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Term Life Answers 20 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Term Life Answers 30 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Term Life Express 10 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Term Life Express 15 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Term Life Express 20 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Term Life Express 30 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Accum UL Plus v1.00 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Guaranteed Universal Life (GUL) | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Guaranteed Universal Life Survivor | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| GUL Express v1.01 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Legacy SPL v1.00 | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Children's Whole Life | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Living Promise Graded Benefit | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Living Promise Level Benefit | 50.00 | \$60,000 | \$120,000 | \$180,000 |
| Whole Life Express v1.02 | 50.00 | \$60,000 | \$120,000 | \$180,000 |