



UNITED HOME LIFE

CARRIER COMP GUIDE

CONTRACT	TERM	EXPRESS ISSUE PREMIER WL	EXPRESS ISSUE DELUXE WL	EXPRESS ISSUE GRADED WL	GUARANTEED ISSUE WHOLE LIFE	PROVIDER WHOLE LIFE	TERM	ACCIDENTAL
145	150%	135%	135%	135%	85%	120%	120%	110%
140	145%	130%	130%	130%	80%	115%	115%	105%
135	140%	125%	125%	125%	75%	110%	110%	100%
130	135%	120%	120%	120%	70%	105%	105%	95%
125	130%	115%	115%	115%	65%	100%	100%	90%
120	125%	110%	110%	110%	60%	95%	95%	85%
115	120%	105%	105%	105%	55%	90%	90%	80%
110	115%	100%	100%	100%	50%	85%	85%	75%
105	110%	95%	95%	95%	45%	80%	80%	70%
100	105%	90%	90%	90%	40%	75%	75%	65%
95	100%	85%	85%	85%	35%	70%	70%	60%
90	95%	80%	80%	80%	30%	65%	65%	55%
85	90%	75%	75%	75%	25%	60%	60%	50%
80	85%	70%	70%	70%	25%	55%	55%	45%

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Carriers = +5% Over Comp

Carriers = +5% Over Comp Commission may differ by term, age and graded. Founders Financial Group ©2025 All rights reserved. Revised 2/9/2026



The Baltimore Life®

SILVER GUARD FE APRIORITY LEVEL TERM (75K+) APRIORITY WHOLE LIFE APRIORITY PROTECTOR TERM



AMERICAN HOME LIFE



MUTUAL TRUST LIFE INSURANCE COMPANY

A Pan-American Life Insurance Group Stock Company

SBLI®

CONTRACT

145

115%

90%

115%

90%

135%

92.5%

105%

105%

150%

140

115%

90%

115%

90%

130%

89%

100%

100%

145%

135

110%

85%

110%

85%

125%

86%

95%

95%

140%

130

105%

85%

105%

85%

120%

83%

90%

90%

135%

125

100%

80%

100%

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115%

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130%

120

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110%

77%

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125%

115

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74%

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115%

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85%

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60%

95%

85

70%

50%

60%

50%

70%

60%

60%

60%

90%

80

65%

45%

60%

45%

65%

52.5%

52.5%

52.5%

85%

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CONTRACT	FE IMMEDIATE	LIFE PAY WL 0-75	LIMITED PAY WL	SI MARKET PERMALIFE PREFERRED	SI MARKET PERMALIFE STANDARD	MODIFIED WHOLE LIFE	FLEX 4 LIFE PAID UP 100	PATH SETTER	EVERLAST	EXCCUDEX	PLANRIGHT
145	125%	110%	90%	130%	125%	88%	117%	135%	130%	135%	127.5%
140	120%	105%	85%	125%	120%	87.5%	115%	130%	125%	130%	125%
135	120%	105%	85%	120%	115%	85%	110%	125%	120%	125%	122.5%
130	115%	100%	80%	115%	110%	80%	105%	120%	115%	120%	120%
125	115%	100%	80%	110%	105%	77.5%	100%	115%	110%	115%	115%
120	110%	95%	75%	105%	100%	75%	95%	110%	105%	110%	110%
115	110%	95%	75%	100%	95%	70%	90%	105%	100%	105%	105%
110	105%	90%	70%	95%	90%	67.5%	85%	100%	95%	100%	100%
105	105%	90%	70%	90%	85%	65%	80%	95%	90%	95%	95%
100	100%	85%	65%	85%	80%	62.5	75%	90%	85%	90%	90%
95	100%	85%	65%	80%	75%	60%	70%	85%	80%	85%	85%
90	95%	80%	60%	75%	70%	55%	65%	80%	75%	80%	80%
85	95%	80%	60%	70%	65%	50%	60%	75%	70%	75%	75%
80	90%	75%	55%	65%	60%	47.5%	55%	70%	65%	70%	70%

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+ Carriers = +5% Over Comp

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CONTRACT	SIGNATURE TERM SIMPLIFIED ISSUE	IUL (ALL) FULLY UNDERWRITTEN	SIGNATURE TERM	CASHBACK LIFE (UW)	LEVEL 30 A (UW)	SIGNATURE TERM 30(UW)	LONGEVITY TERM 85 (UW)	STRONG FOUNDATION	YOUR TERM	SMARTUL	ACCIDENTAL DEATH TERM	ADVANTAGE PLUS
145	135%	105%	105%	105%	105%	105%	105%	145%	130%	115%	130%	110%
140	130%	100%	100%	100%	100%	100%	100%	140%	125%	110%	125%	105%
135	125%	95%	95%	95%	95%	95%	95%	135%	120%	105%	120%	100%
130	120%	90%	90%	90%	90%	90%	90%	130%	115%	100%	115%	95%
125	115%	85%	85%	85%	85%	85%	85%	125%	110%	95%	110%	90%
120	110%	80%	80%	80%	80%	80%	80%	120%	105%	90%	105%	85%
115	105%	75%	75%	75%	75%	75%	75%	115%	100%	87.5%	100%	80%
110	100%	70%	70%	70%	70%	70%	70%	110%	95%	85%	95%	75%
105	95%	65%	65%	65%	65%	65%	65%	105%	90%	82.5%	90%	70%
100	90%	65%	65%	65%	65%	65%	65%	100%	85%	80%	85%	65%
95	85%	60%	60%	60%	60%	60%	60%	95%	80%	77.5%	80%	60%
90	80%	60%	60%	60%	60%	60%	60%	90%	75%	75%	75%	57.5%
85	75%	60%	60%	60%	60%	60%	60%	85%	70%	72.5%	70%	55%
80	70%	55%	55%	55%	55%	55%	55%	80%	65%	70%	65%	52.5%

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