



AEGIS FINANCIAL

LEADING THE WAY

Single Premium / LTC Solutions										
	NWL	Baltimore	Lincoln	OneAmerica	Nationwide	Equitrust		Global Atlantic	OneAmerica	Gilico
TYPE	Lifetime Returns Select	Secure Solutions	MoneyGuard II	AssetCare I-IV	CareMatters II	WealthMax Bonus	WealthHorizons	ForeCare	AnnuityCare/Indexe	AnnuCare 5,7,10
	EIUL	Whole Life	UL	WL	UL	EIUL	EIUL	Annuity	Annuity	Annuity
Premium Bonus	No	No	No	No	No	5%	No	No	No	No
Single or Joint Policy	Single	Single	Couples Discount	Joint	Yes	Single	Single	Joint	Single	Single
Return of Premium	Yes	No	70% or Graded over 6 yrs	Yes - as an option	Yes - as an option	Yes	No	No	No	No
Payment Options	Single, 5 or 10 Pay	Single	1 Thru 25 years	Single, 10 or 20 Pay	Single, 5, 10, or Cont Pay	Single	Single	Single	Single	Single
Issue Ages	10-Pay 45-80 Single Pay, 5-Pay 45-85	50-85	40-79	Varied by Product 35-80	30-75	45-80	45-80	Insured 50-80 Annuitant 0-80	40-85 Varies by Product	0-85 Varies by Product
Minimum Premium	\$25,000 DB	\$5,000	\$50,000 DB	\$50,000 DB	\$60,000	\$10,000	\$10,000	\$35,000	\$10,000	\$36,500 NQ \$50,000 Qual
Free Withdrawals	10% after year 1	Yes	Yes	No - loans only	Yes	5% after year 1	5% after year 1	10% after year 1	10% after year 1	100% Accumulated Int
Qualified Money?	Yes	Yes	No	Yes	No	No	No	No	No	Yes
NurseCare 90 day	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Chronic/Home Care	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Inflation Rider	No	No	Yes	Yes	Yes	No	No	Yes	Yes	No
Reimburse/Indemnity	Indemnity	Indemnity	Reimbursement	Reimbursement	Indemnity	Indemnity	Indemnity	Reimbursement	Reimbursement	Reimbursement
Underwriting	Interview with Instant Decision	Interview	Interview	Interview - Paramed/APS may be needed	Interview	Up to Table 4 Approved	Up to Table 4 Approved	Knockout questions 2X/3X - Interviews over age 70	Interview	Interview
Average Turnaround	20 Minutes	Point of Sale	6-8 Days	Up to 30 Days	6-8 Days	Point of Sale up to 250K APS above that	Point of Sale up to 250K APS above that	6-8 Days	6-8 Days Unlimited Rider requires Full Underwriting	6-8 Days
COMMISSIONS	11% Ages 45-75 9.8%-3% Ages 76-85	10.5% Ages 50-80 5.25% Ages 81-85	8% All Ages	AC I 8% All Ages AC II,III 6.5% All Ages	7.5% SPL All Ages	8% Ages 45-75 7.5% Ages 76-80	9% Ages 45-75 8.5% Ages 76-80	8% Ages 45-80 6% Ages 81-85	9% Ages 18-80 6.5% Ages 81-85	7.5% Ages 0-74 5.5% Ages 75-79
Chargeback	3 Years - 100,75,50%		100% 1st Yr - 50% 2nd Yr	100% 1st Yr - 50% 2nd Yr	TBD	100% 0-24 months	100% 0-24 months	No	100% 1st Yr - 50% 2nd	100% Surr/Death 1-6 Mo 50% 7-12 Mo
								(866) 200-6947		
	* Products may not be available in all states									
	** Based on General Agent contract for Single Pay and varies by age.									scott@aegisfinancial.com