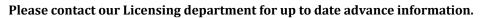
Commission Advances & Carrier Caps

Carrier	Months Advanced	
Accordia	9	
Aetna Final Expense	9	
Allianz	9	
American General	9	
Americo	3,6,or 9	
Assurity	6	
Banner	9	
Foresters	9.0	
Kansas City Life	80%	
Kemper	3 or 6	
Life of the Southwest	9	
Lincoln	9	
Mutual of Omaha	9	
North American	9	
Oxford	6,9	
Phoenix	9	
Protective	9	
Transamerica Family	9	
United Home Life	9	
VBA	4, 6, or 9 month	
Carriers with No Advance		
Legacy	IHC	Gerber
John Hancock	AXA	Colorado Banker
Starmount	SBLI	Illinois Mutual
Principal	Fidelity Security Life	National Western
Prudential	Voya	Metlife
Transamerica	Sagicor	Fidelity
AIG (Guaranteed issue)	IL Mutual	Mass Mutual



^{*}Personal production does not qualify for advance

