

Life Insurance Product Guide

TERM LIFE INSURANCE						
Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹
Allianz: A.M.Best: A S&P: AA Moody's: A2	10 Year/ 20 Year/ 30 Year Term	I Band: \$250K min. II Band: \$500K III Band: \$1 MM	[Age Last Birthday] 10-Yr: 18 - 65 20-Yr: 18 - 65 30-Yr: 18 - 50	Complete App.	Full UW	Choice of 10-, 20-, or 30-Year term periods Conversion options: 10 Year Term - during 1st 8 policy years or up to age 71, whichever is earlier 20 Year Term - during 1st 16 policy years or up to age 71, whichever is earlier 30 Year Term - during the 1st 24 policy years or up to age 71, whichever is earlier Terminal illness accelerated benefit included Riders: Waiver of Prem Survivor benefit: 10% increase if beneficiary takes policy proceeds over 10-yrs or more. State Availability: All Except MA,NY,WA
American General: A.M.Best: A S&P: A+ Moody's: A1 Fitch: A-	Select-a-Term	I Band: \$250K min. II Band: \$1 MM	[Age Nearest Birthday] 10-,15-,16-,17-Yr: 20-70 18Yr: NT 20-70 T 20-69 19Yr: NT 20-70 T 20-67 20Yr: NT 20-70 T 20-65 21Yr - 30Yr: NT 20-[68-55 varies] 21Yr - 30Yr: T 20-[63-50 varies] Issue Ages vary in WA.	Complete App.	Full UW	Choice of 10-, 12-, or 15- through 30-Year term periods Riders: Accidental Death, Child Rider, Terminal Illness, Waiver of Premium Disability Income Rider available on policies issued Standard or better; \$300/mo min, \$3,000/mo max. Issue ages 20-55 (10-, 12-, 15- through 22-year); 20-50 (23- through 30-year) Conversion without evidence of insurability; earlier of end of level-premium period or Age 75. State Availability: All States (issued in NY by USL) Disability Income Rider: All Except CA,KS,MA,MS,MT,NY,WA
	ROP Select-a-Term [Return of Premium]	I Band: \$100K min. II Band: \$150K III Band: \$250K IV Band: \$500K	[Age Nearest Birthday] 15Yr: NT 20-65 T 20-55 20Yr: NT 20-60 T 20-55 21Yr - 35Yr: NT 20-[59-45 varies] 21Yr - 35Yr: T 20-[54-40 varies] [Max 30-yr in WA]	Complete App.	Full UW	Choice of 15-, 20-, 30-Year term periods May Convert to Permanent policy: earlier of the end of the term period or age 70 On conversion, available cash value will transfer to new policy. Riders: Accidental Death, Child Rider, Disability Income, Terminal Illness, Waiver of Premium Loan provision. State Availability: All (issued in NY by USL)
American National: A.M. Best: A S&P: AA-	Select Term	I Band: \$100K min. II Band: \$250K III Band: \$500K IV Band: \$1 MM	[Age Nearest Birthday] 10Yr: 20-70 15Yr: 20-65 20Yr: 20-60 30Yr: 20-50 [max 45 IN for Male Tob]	Complete App.	Full UW	Return of Premium Rider 15,20,30 year terms Accelerated Death Benefit: 50% face max \$250K (no charge for rider) Conversion end of level premium period not higher than age 65. State Availability: All Except NY [ROP not available: NJ, PA, UT, VT, WA] (ROP pending MA,MD)
AVIVA [Indianapolis Life]: A.M. Best: A S&P: AA- Moody's: A1 Fitch: AA-	10, 20 & 30 Year, ART	Band 1: \$50K min. Band 2: \$100K Band 3: \$250K Band 4: \$1 MM	[Age Nearest Birthday] 10Yr: 18-75 (18-70 Tob) 20Yr: 18-60 (18-55 Tob) 30Yr: 18-50 (18-45 Tob) ART: 18-75 (18-70 Tob)	Complete App.	Full UW	Payable to Age 95. Guaranteed level rates for 10, 20, & 30 yrs; afterward premium increases annually to age 95. ART guaranteed rates for 10 years. Conversion w/o evidence of insurability in level term periods (10 years for ART) or to age 75 if earlier. Riders: Waiver of Premium, Accidental DB, Child's [\$20k], Add'l Insured (Spouse), Accel Benefits State Availability: All Except MT,NY
Foresters: A.M.Best: A	LifeFirst	Non-Medical: 20-Yr & 30-Yr: 18-50: \$50K-\$250K 51-55: \$50K-\$200K 56-65: \$50K-\$150K Medical: 10-, 20-, 30-Yr: 18-50: \$250,001 + 51-55: \$200,001 + 56-65: \$150,001 +	[Age Nearest Birthday] Non-Medical: 20Yr: 18-65 (max 60 for Tob) 30-Yr: 18-55 (max 50 for Tob) Medical: 10Yr: 18-80 20Yr: 18-65 (max 60 for Tob) 30-Yr: 18-55 (max 50 for Tob)	Complete App.	Non-Medical and Medical	Term Life Insurance Annually Renewable to Age 100 Standard Protection Riders (no add'l premium): Family Health Benefit Rider; Common Carrier Accidental Death Benefit Living Benefit Options: Critical Illness Rider (Accelerated Death Benefit) Disability Income Rider (Accident Only) Lesser of : \$2,000 max Non-Med, \$3,000 max Med or 1.5% of death benefit; or 60% of earned monthly income. Waiver of Premium Rider Extended Protection Options: Children's Term Rider; Accidental Death Rider Children's Term Rider: \$25K; conversion up to age 21 = 1x benefit, age 21-25 = 5x benefit First Rewards Rider (ROP) available on Non-Med 20- & 30-Yr MINIMUM PREMIUM: equate to \$25 monthly State Availability: All Except VT [Rider availability varies] FRR (ROP) not available in MT,NJ,NY,WA
	LifeFirst [For New York]	30- Yr: Non-Medical: 18-50: \$50K-\$250K 51-55: \$50K-\$200K 30-Yr: Medical: 18-50: \$250,001 + 51-55: \$200,001 + 10-Yr: Medical: 18-50: \$250,001 + 51-55: \$200,001 + 56-80: \$150,001 +	[Age Nearest Birthday] Non-Medical: 30-Yr: 18-55 (max 50 for Tob) Medical: 10Yr: 18-80 30-Yr: 18-55 (max 50 for Tob)	Complete App.	Non-Medical and Medical	Term Life Insurance Annually Renewable to Age 100 Standard Protection Riders (no add'l premium): Terminal Illness Living Benefit Options: Accidental Death Benefit - Common Carrier Waiver of Premium Rider

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Genworth Life: A.M.Best: A S&P: A Moody's: A2	Colony Term UL	I Band: \$50K min. II Band: \$200K	[Age Last Birthday] 10Yr: 0-80 SPN, SelN, PT 0-85 PN, SN, ST 15Yr: 0-80 20Yr: 0-75 30Yr: 0-65 Min age 18 in OR [when approved]	Complete App. or On-line App.	Full UW	UL policy, planned premium for death benefit guarantees for 10,15,20,30 years Continue death benefit guarantee. No cash value. ADB, CIR, Waiver Spec Prem [Waiver available all states except CA,MS,MT,NJ,NY,OR] On-line application available. State Availability: All [Issued in NY by Genworth Life NY]
ING ReliaStar: A.M. Best: A S&P: A+ Moody's: A2 Fitch: A-	ING Term Smart	\$200K min. \$500K+	[Age Nearest Birthday] 10Yr: 18-80 15Yr: 18-75 20Yr: 18-70 (N-T), 18-65 (T) 25Yr: 18-65 (N-T), 18-60 (T) 30Yr: 18-55 (N-T), 18-50 (T)	Complete App.	Full UW	May Convert to Permanent policy: earlier of the end of the term period or age 75 Ratings removed after policy year 20. 10 year Advanced Premium discount [except CA, TX] State Availability: All (Issued in NY by ING ReliaStar Life New York)
	ING ROP Endowment Term [Return of Premium]	\$100K min. \$150K \$250K \$500K+	[Age Nearest Birthday] 20Yr: 18-60 NT, 0-60 SelNT, 16-50 T 25Yr: 18-55 NT, 0-55 SelNT, 16-50 T 30Yr: 18-50 NT, 0-50 SelNT, 16-45 T	Complete App.	Full UW	Conversion period not to exceed policy term period or exceed age 70. Prepayment premium up to 10 yrs [except CA, TX] Riders: ADB, CTR, WPdisability State Availability: All Except CT,DE,NJ,OR (Issued in NY by ING ReliaStar Life New York) [ADB not available in CA]
	ING One-Year Term	\$50K min. Max.: \$1MM to age 70 \$500K 71-79 \$250K 80-99	[Age Nearest Birthday] 15-99	Complete App.	Male, Female (unisex) No tobacco distinction	Annual premium Only. Exchange no later than 12 mos after policy issue or attained age 70. 1-Year Non-renewable term expires at end of the policy year. State Availability: All Except CA,CT,MS,NJ (Issued in NY by ING ReliaStar Life New York)
	ING Survivorship One-Year Term	\$50K min. Max.: \$1MM to age 70 \$500K 71-79 \$250K 80-99	[Age Nearest Birthday] 15-99	Complete App.	Joint equivalent ages based on each insured's age. No tobacco distinction	Annual premium Only. Exchange no later than 12 mos after policy issue or attained age 70. 1-Year Non-renewable term expires at end of the policy year. State Availability: All Except CA,MS,MT,NJ (Issued in NY by ING ReliaStar Life New York)
Liberty Life - RBC Insurance A.M. Best: A+	RBC Level Term	\$100K min. \$250K \$500K+	[Age Nearest Birthday] 10Yr: 15-75 (15-70 in WA) 15Yr: 15-70 (15-65 in WA) 20Yr: 15-65 (15-60 in WA) 30Yr: 15-45	Complete App.	Full UW	Renewable to policy anniversary nearest 95th birthday Child Rider \$5,000-\$25,000 Convertible to Whole Life with conversion premium credit if within 1st 5 policy years. Competitively priced for Tobacco users. Not an impaired risk provider. State Availability: All Except NY
Liberty Mutual: [Liberty Life] A.M. Best: A S&P: A-	Passport Term	\$50K min. face Min. premium: Ages 18-35: \$200 ann. Ages 36+: \$250 ann.	[Age Last Birthday] 10Yr: 18-70 20Yr: 18-60 30Yr: 18-50	Complete App.	Full UW	1-yr annually renewable after level premium period, available to age 90. Convertible without evidence of insurability through the following policy years: Passport 10 - year 5; Passport 20 - year 15; Passport 30 - year 25.
Lincoln Benefit: A.M. Best: A+ S&P: AA- Moody's: A1 Fitch: A	True Term	I Band: \$50K min. II Band: \$100K III Band: \$200K IV Band: \$500K V Band: \$1MM VI Band: \$5MM+	[Age Last Birthday] 10Yr: 18-80 15Yr: 18-75 15Yr: 18-70 [Male Pfd Tob] 15Yr: 18-73 [Female Pfd Tob] 20Yr: 18-65 [18-63 Male Tob] 30Yr: 18-50 [18-47 Male Tob]	Complete App.	Full UW	Term life to age 95. Conversion earliest of anniversary following age 70 or end of level term period. Conversion credit in the first 10 years = one-year premium (except 1st year). State Availability: All (Issued in NY by Allstate Life of NY)
Lincoln National: [Lincoln Financial Group] A.M. Best: A+ S&P: AA- Moody's: A2 Fitch: A+	LifeElements Level Term	Band 1: \$250K - \$499,999 Band 2: \$500K - \$999,999 Band 3: \$1MM +	[Age Nearest Birthday] 10Yr: 18-75 15Yr: 18-65 20Yr: 18-60 30Yr: 18-50 [Non-tob] 30Yr: 18-45 [Tob] Ages vary for MD, WA	Complete App.	Full UW	Guaranteed level premium term. Renewable to age 95. Conversion earlier of level term period or attained age 70. Riders: Accelerated Death Benefit; Child's Term; Waiver of Premium Premium pre-pay discount (2%), # of yrs up to 10. State Availability: All (Issued in NY by Lincoln Life & Annuity Co of NY)

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Mutual of Omaha: United of Omaha A.M. Best: A+ S&P: AA- Moody's: Aa3	Term Life Answers	Band 1: \$100K - \$249,999 Band 2: \$250K - \$499,999 Band 3: \$500K - \$999,999 Band 4: \$1MM +	[Age Last Birthday] 10Yr: 18-75 15Yr: 18-70 20Yr: 18-65 30Yr: 18-50	Complete App.	Full UW	Guaranteed level premium term. Renewable to age 95. Conversion: 10 yr: before age 75, or 2 policy yrs after policy issue, whichever is later. 15 & 20 yr: before age 75 30 yr: only during 1st 15 yrs. State Availability: All [Companion of New York in NY]
North American: A.M. Best: A+ S&P: A+ Fitch: AA-	ADDvantage	I Band: \$100K min. II Band: \$250K III Band: \$500+	[Age Nearest Birthday] 10Yr: 18-75 15Yr: 18-70 20Yr: 18-65	Complete App. or Rapid App (where available)	Full UW	Guaranteed level premium term. Renewable to age 98. Conversion: earlier of length of Term or Age 69; and for at least 5 years from initial contract date. Child's Rider conversion age 18-24 \$25k permanent without evidence of insurability. Guaranteed Insurability Rider available. Rapid Application available (Except CO,FL,KY,LA,MS,MT,NV,NJ,NM,NC,RI,WV) State Availability: All Except NY. [Rider availability varies by state.]
Transamerica Life: A.M. Best: A S&P: AA Moody's: A1 Fitch: AA+	Trendsetter Super Series YRT, 10-, 15-, 20-, 25-, 30-Y ROP available on Super-20 & Super-30	\$100K min. I Band: \$100K min. II Band: \$250K III Band: \$500K IV Band: \$1MM+	[Age Nearest Birthday] YRT: 18-80 10Yr: 18-80 15Yr: 18-78 (18-74 tob) 20Yr: 18-70 (18-65 tob) 25Yr: 18-65 (18-60 tob) 30Yr: 18-58 (18-53 tob)	Complete App.	Full UW	High maximum issue ages. Band breaks for multiple policies same insured, applied & underwritten simultaneously. Income Protection Option for death benefit payment streams to beneficiary. Accelerated Death Benefit Option: 75% to max \$250K. CIR: 15-days - 18-yrs YRT has annually increasing premiums w/prem guaranteed for 1st 5 yrs. Conversion: earlier of length of Term or Age 70 (75 for PrefPlus class). Waiver policy fee for multiple policies. Advanced premium payment discount (except YRT) State Availability: All (Issued in NY by Transamerica Financial Life Insur Co) ROP Availability: All Except CT,FL,NY,WA
West Coast Life: A.M. Best: A+ S&P: AA- Moody's: A2 Fitch: A+	Focus Term Series Beginning 06.01.10 replaced by Secure-T as States approve.	I Band: \$100K min. II Band: \$250K III Band: \$1MM	[Age Nearest Birthday] 18-85 depending on plan selected.	Complete App. or TeleLife Application	Full UW	10, 15, 20, 25, 30-yr Guar. Renewable to age 100. TeleLife Application available all States [Except NY]. Accelerated Death Benefit rider automatically included. State Availability: States where Secure-T has not been approved [Except NY]
	Secure-T	\$100K min.	[Age Nearest Birthday] 10Yr: 18-85 (18-78 tob) 15Yr: 18-77 (18-M70/F74 tob) 20Yr: 18-68 (18-M63/F66 tob) 25Yr: 18-60 (18-M52/F55 tob) 30Yr: 18-55 (18-M43/F47 tob)	Complete App. or TeleLife Application	Full UW	10, 15, 20, 25, 30-yr Guar. Renewable to age 100. TeleLife Application available all States [Except NY]. State Availability: All Except CA,MA,MD,NY,PA
	Golden Legacy Term [Joint & Last Survivor Term]	\$250K min.	Based on a Joint Equal Age (JEA). Individual issue ages 25-85, Age Last Birthday, as long as JEA: 10Yr: 50-75 20Yr: 40-65 30Yr: 25-50	Complete App.	Full UW	10, 20, 30-yr Available all States Except NY. Split Option Rider: full face with / 1/2 face without evidence of insurance Conversion to Joint & Last Survivor Life UL State Availability: All Except MT,NY,WA
	Income Replacement Term	I Band: \$100K min. II Band: \$250K III Band: \$1MM	[Age Nearest Birthday] 18 min. Max age varies by class and term.	Complete App.	Full UW	10, 15, 20, 25, 30-yr Guar. Renewable to age 100. Conversion before earlier of level term period or insured's 75th birthday. Max for Term Life Insur Rider 5x base policy. State Availability: All Except DE,MD,NY,NJ,OR,WA
Western Reserve: A.M. Best: A+ S&P: AA Moody's: A1 Fitch: AA+	Term Plus Available with ROP	\$25K min. Non-tob/Tob. \$100K for preferred or better I Band: \$25K II Band: \$100K III Band: \$250K	[Age Last Birthday] 10Yr: 18-80 (all classes) 15Yr: 18-75 (non-tob); 18-70 (tob) 20Yr: 18-65 (all classes) 30Yr: 18-50 (non-tob); 18-45 (tob)	Complete App.	Full UW Non-Med: 18-60 up to \$99,999 61-70 up to \$50,000	Minimum Modal Prem: \$10 mo; \$30 qtr; \$60 semi-ann; \$120 ann Conversions during initial level term period or to age 70 if earlier. Terminal illness Accelerated Benefit: Lesser of 100% policy death benefit or \$500,000. Riders: Child; Add'l Insured; Disability Income: ages 20-50; lesser \$1,800 or 1.5% face amount. Return of Premium Rider available State Availability: All Except NY,WA

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Allianz: A.M.Best: A S&P: AA Moody's: A2	GenDex Momentum Index UL	I Band: \$100K min. II Band: \$200K III Band: \$500K IV Band: \$1MM	[Age Last Birthday] 0 - 80 Min prem: \$25/month, \$300/year	Complete App.	Full UW	Cash value accumulation potential 10-yr min death benefit guarantee Index crediting allocation options: Cap/Spread/Participation Rate: S&P 500: Monthly Sum: 4.10%; Annual Pt-Pt: 13.50% Nasdaq-100: Monthly Sum: 4.40%; Annual Pt-Pt: 11.50% EuroSTOXX50: Monthly Sum: 4.10%; Annual Pt-Pt: 13.50% Blended: Annual Pt-Pt: 14.50%; Monthly Average: 180.00% Interest earning: 5.15% Blended: 35% DJIA, 35% Barclays US Aggregate Bond, 20% DJEuroSTOXX50, 10% Russell 2000 Annual floor 0% or 1% Enhanced accumulation value: 0.35% yrs 10-14, 0.85% yrs 15+ Survivor benefit: 10% increase if beneficiary takes policy proceeds over 10-yr or more. Riders: Waiver Mo ded or Spec prem; LTC accel benefit *(not available in CA,KY,MA,NJ,NY,OR,UT,VA,WA); CR Loan protection, Enhanced liquidity option 50%, 100% State Availability: All Except MA,NY,OR
	GenDex Fondation Index UL	I Band: \$100K min. II Band: \$200K III Band: \$500K IV Band: \$1MM	[Age Last Birthday] 0 - 80 Min prem: \$25/month, \$300/year	Complete App.	Full UW	Death benefit guarantees: ages 0-50 = 20 yrs; 51-60 = 15 yrs; 61+ = 10 yrs Index crediting allocation options: Cap/Spread/Participation Rate: S&P 500: Monthly Sum: 3.00%; Annual Pt-Pt: 10.00% Nasdaq-100: Monthly Sum: 3.40%; Annual Pt-Pt: 9.50% EuroSTOXX50: Monthly Sum: 3.00%; Annual Pt-Pt: 10.00% Blended: Annual Pt-Pt: 11.50%; Monthly Average: 110.00% Interest earning: 5.35% Blended: 35% DJIA, 35% Barclays US Aggregate Bond, 20% DJEuroSTOXX50, 10% Russell 2000 Annual floor 1% Enhanced accumulation value: 0.20% yrs 10-19, 0.40% yrs 20+ Survivor benefit: 10% increase if beneficiary takes policy proceeds over 10-yr or more. Riders: Waiver Mo ded or Spec prem; LTC accel benefit *(not available in CA,KY,MA,NJ,NY,OR,UT,VA,WA); CR State Availability: All Except MA,NY,OR
	GenDex Survivor Index UL	I Band: \$250K min. II Band: \$500K III Band: \$1MM	[Age Last Birthday] 18 - 80 Min prem: \$25/month, \$300/year	Complete App.	Full UW	Married couples or business partners. 10-yr min death benefit guarantee Index crediting allocation options: Cap/Spread/Participation Rate: S&P 500: Monthly Sum: 3.90%; Annual Pt-Pt: 12.50% Nasdaq-100: Monthly Sum: 4.30%; Annual Pt-Pt: 10.50% EuroSTOXX50: Monthly Sum: 3.90%; Annual Pt-Pt: 12.50% Blended: Annual Pt-Pt: 13.50%; Monthly Average: 160.00% Interest earning: 4.85% Blended: 35% DJIA, 35% Barclays US Aggregate Bond, 20% DJEuroSTOXX50, 10% Russell 2000 Annual floor 0% or 1% Enhanced accumulation value: 0.50% yrs 11+ Survivor benefit: 10% increase if beneficiary takes policy proceeds over 10-yr or more. Riders: Waiver Mo ded or Spec prem; Estate preservation; 1st-to-die renewable term; Loan protection, Enhanced liquidity option 100% State Availability: All Except MA,NY,OR, PA
	Generation Planner II	I Band: \$100K min. II Band: \$200K III Band: \$500K IV Band: \$1MM	[Age Last Birthday] 0 - 80 Min prem: \$25/month, \$300/year	Complete App.	Full UW	No-lapse death benefit to age 120 Enhanced accumulation value: 0.25% yrs 11+ Riders: Waiver Spec prem; LTC accel benefit *(not available in CA,KY,MA,NJ,NY,OR,UT,VA,WA); CR Survivor benefit: 10% increase if beneficiary takes policy proceeds over 10-yr or more. State Availability: All Except NY
	Legacy Planner Single Premium	\$25K min. \$250K max. No premium greater than \$100K	[Age Last Birthday] 50-85 N 50-79 T	Complete App.	Simplified issue.	Return of Premium prorated in 1st 10 yrs: 80% Yr 1; 85% Yr 2; 90% Yr 3, 95% Yr 4, 100% Yrs 5-10, 0% Yrs 11+ Survivor benefit: 10% increase if beneficiary takes policy proceeds over 10-yr or more. Terminal illness accel benefit State Availability: All Except NJ,OR,PA,VA [issued in NY by Allianz Life NY]

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	Elite UL	\$100K min.	[Age Nearest Birthday] 18-80 PP 18-90 PN, SN, PT, ST 0-17 Juvenile [N/A in NY]	Complete App.	Full UW	Guar. Coverage up to 10Y from the issue date, No-lapse Guarantee, Maturity Extension Riders: Term Ill, WP, ADB, Child, Spouse/Other Insured State Availability: All (issued in NY by USL)
	Elite Index Index UL	\$50K min.	[Age Nearest Birthday] 18-80 PPN 18-90 PN, SN 18-90 PT, ST 0-17 Juvenile [N/A in NY]	Complete App.	Full UW	Policies issued on the 5th, 12th, 20th, and 28th of each month Indexed interest paid at the end of each policy year. S&P 500 Index Annual Point-to-Point with Annual Reset. Allocate premiums among 3 interest crediting options - Declared interest account with 3% minimum annual guarantee; Cap rate index interest account with 1% minimum annual guarantee; Participation rate index account with 2% minimum annual guarantee Level Term Rider coverage up to 90% of total DB. -0- net loans after yr 10 State Availability: All Except MA,VT (issued in NY by USL)
	Elite Survivor Index Index UL	\$250K min.	[Age Nearest Birthday] 20-90 20-80 PP	Complete App.	Full UW	Last survivor coverage on an index UL chassis Indexed interest paid at the end of each policy year. S&P 500 Index Annual Point-to-Point with Annual Reset. Allocate premiums among 3 interest crediting options - Declared interest account with 3% minimum annual guarantee; Cap rate index interest account with 1% minimum annual guarantee; Participation rate index account with 2% minimum annual guarantee State Availability: All Except MA,VT (issued in NY by USL)
	Elite Global Plus Index UL	\$100K min.	[Age Nearest Birthday] 18-80 0-17 Juvenile [N/A in NY]	Complete App.	Full UW	Index interest based on three global indices and a formula that overweights best two performing indices S&P 500 Index, DJ EURO STOXX 50 Index, Hang Sang Index Flexible allocation choices - 1-year monthly average index account, 5-year point-to-point index account and declared interest account (Note: 5-year point-to-point index account is not available with the USL version) Minimum guaranteed lifetime interest rate of 3 percent (minus deductions, withdrawals and loans). 30-year (age 90 if earlier) no-lapse guarantee automatically provided at no additional cost Age 121 maturity State Availability: All Except PA,VT (issued in NY by USL)
	Elite Global Survivor Index UL	\$100K min.	[Age Nearest Birthday] 18-80	Complete App.	Full UW	Last survivor coverage on an index UL chassis Flexible allocation choices now include a 1-year monthly average index account (55% participation rate), declared interest account (currently declared at 5.65%), and a 5-year point-to-point index account (currently declared participation rate at 60%) (Note: 5-year point-to-point index account is not available with the USL version) 30-year (or to age 90 of the younger insured) no-lapse guarantee provided at no additional cost State Availability: All Except PA,VT (issued in NY by USL)
American National: A.M. Best: A S&P: AA-	LTG Universal Life	I Band: \$100K min. II Band: \$250K III Band: \$500K IV Band: \$1MM	[Age Last Birthday] 18-85	Complete App.	Full UW	Death benefit option A - specified amount only - available. Safety net guarantee premium is the same as the Minimum premium for the policy. Coverage continuation benefit. Policy loan interest is fixed at 6% with 3% credit on loaned amount. State Availability: All Except MT, NY
	Executive Universal Life	Band A: \$25K min. Band B: \$50K Band C: \$100K Band D: \$500K Band E: \$1MM+	[Age Last Birthday] Band A: 0-70 Bands B-E: 18-85 Juvenile: 0-18	Complete App.	Full UW	Safety Net Guarantee period and optional Coverage Continuation Rider Riders: Disability Waiver of Premium; Other Insured; Level Term, Spouse Level Term; Children's Term; Accelerated Death Benefit. State Availability: All Except IL,MT,NY,VT
	Indexed Universal Life Index UL	I Band: \$100K min. II Band: \$500K III Band: \$1MM	[Age Last Birthday] 18-85	Complete App.	Full UW	Index Strategy: S&P 500 Index with Annual-Point-to-Point Participation Rate: 100% Indexed Account Cap: Current 14%; Gty min 3% Cumulative Interest Guarantee: At full surrender or insured's death, accumulation value 3% min. Fixed Interest account: Current 5.00% Surrender charge period: 10 years Add'l Protection Benefit Rider State Availability: All Except MO,NY

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Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹
Americo: A.M. Best: A- S&P: A- Moody's: A3	Lifetime Legacy Single Premium	\$15K min. Single Premium	[Age Last Birthday] 55-85	Short, easy App.	Simplified UW based on Net Amount at Risk Minimum Medical requirements - no paramed Point-of-sale tele UW	Designed for senior clients, low min. premium, max. net amount at risk \$150K. Guaranteed minimum death benefit and cash surrender value. After 5th policy year, CSV is guar. never less than initial prem, if no loans or withdrawals taken. Accelerated Benefit Payment Rider added to policies at no extra cost. Access up to 80% of the Guar. Min. DB in the event of permanent nursing home confinement or terminal illness. Loans after the 1st year & withdrawals after 5th Year State Availability: All Except AL, AK, MS, NJ, NY, PA, VT
AVIVA [Indianapolis Life]: A.M. Best: A S&P: AA- Moody's: A1 Fitch: AA-	Advantage Builder III Index UL	\$100K min.	[Age Nearest Birthday] 18-75 for Pfd NT, Prf T 0-85 for Std NT 18-85 for Std T	Complete App.	Full UW	No-Lapse Guarantee Rider for lifetime protection Life Protector Rider; Primary Insured Rider Fixed or Variable loan interest options 5 Indexed strategies using S&P 500, NASDAQ-100, and DJIA Strategies: Current Participation Rate Cap Guaranteed 2.00% n/a n/a Basic Interest Acct 4.75% n/a n/a 5-Year Fixed Term 4.00% n/a n/a 1-Year Fixed Term 4.75% n/a n/a 1-Year Multiple Index 6.20% 100.00% 11.00% 1-Year Point-to-Point 7.30% 100.00% 11.50% 2-Year Point-to-Point 8.05% 100.00% 29.00% Advantage Builder III: State Availability: All Except MA,IL,MT,NH,NY,TX,VT Advantage Builder II: Availabe in: IL,NH,TX
	Lifetime Builder II Index UL	\$25K min issue ages 0-17 \$50K min issue ages 18-85 \$100K min for Prem or Pfd	[Age Nearest Birthday] 18-85 for Pfd NT, Prf T 0-85 for Std NT 18-85 for Std T	Complete App.	Full UW	Lifetime min gty interest rate of 2% Fixed or Variable loan interest options 5 Indexed strategies using S&P 500, NASDAQ-100, and DJIA [see strategy information for Advantage Builder II above] State Availability: All Except MT,NY
	Indexed Survivor UL Index UL	\$250K min.	[Age Nearest Birthday] 20-85 for both insureds (youngest insured not 80 or over)	Complete App.	Full UW	Substandard Class availability with 1 uninsurable. Fixed or Variable loan interest options 5 Indexed strategies using S&P 500, NASDAQ-100, and DJIA Strategies: Current Participation Rate Cap Guaranteed 2.00% n/a n/a Basic Interest Acct 4.50% n/a n/a 5-Year Fixed Term 3.75% n/a n/a 1-Year Fixed Term 4.50% n/a n/a 1-Year Multiple Index 5.00% 100.00% 8.00% 1-Year Point-to-Point 6.85% 100.00% 10.50% 2-Year Point-to-Point 7.60% 100.00% 26.00% State Availability: All Except MT, NY, PA, VT
	Multi-Choice Single Premium Life	Greater of \$10K premium or amount for \$25K face	[Age Last Birthday] 50-85	Complete App. UW classes: Non-tobacco Tobacco	Simplified underwriting: Issue Ages Maximum Net Amt at Risk/Life 50-70 \$150K 71-75 \$100K 76-85 \$ 50K NAR = Face Amt - Single Prem No table ratings or flat extras. Full UW Maximum premium limits (see chart)	Return of Premium Guarantee beginning in policy year 7 Non-Qualified sales only. Lifetime Guaranteed Death Benefit (level) State Availability: All Except MA, MT, NY, PA, VT
	Multi-Choice Indexed Single Premium Life Index UL	Greater of \$10K premium or amount for \$25K face	[Age Last Birthday] 50-85	Complete App. UW classes: Non-tobacco Tobacco	Simplified underwriting ONLY: Issue Ages Maximum Net Amt at Risk/Life 50-70 \$150K 71-75 \$100K 76-85 \$ 50K NAR = Face Amt - Single Prem No table ratings or flat extras. Maximum premium limits (see chart)	Non-Qualified sales only. Lifetime Guaranteed Death Benefit (level) Strategies: Current Participation Rate Cap Basic Interest Acct 4.50% n/a n/a 5-Year Fixed Term 4.00% n/a n/a 1-Year Point-to-Point 5.50% 100.00% 9.00% State Availability: All Except MA, MT, NY, PA, VT
	Patriot Solution II UL	\$25K min., ages 0-17 \$50K min., ages 18+ \$100K min for Pfd or Pmr	[Age Nearest Birthday] 0-85 Standard 18-85 Preferred 18-75 Premier	Complete App.	Full UW	No-Lapse DB coverage guaranteed for specific time depending on issue age. Riders: Accelerated DB; Waiver Confinement; Waiver of Monthly Deductions; Accidental DB; Guarantee Purchase Option: ages 19-37 each 3 yrs \$10K-\$60K subject to plan limits. Additional Insured [to Base policy amt]; Child's [\$20K] State Availability: All Except MT, NY
	Guarantee UL Solution II	\$25K min., ages 0-17 \$50K min., ages 18+ \$100K min for Pfd or Pmr	[Age Nearest Birthday] 0-85 Standard 18-85 Preferred 18-75 Premier	Complete App.	Full UW	Guarantee DB. No maturity age. Riders: Accelerated DB; Waiver of Specified Premium; Life Protector; Guarantee Purchase Option; Child Rider [\$2K - \$20K] level payable to child's age 25; convertible up to 5x rider face amt. State Availability: All Except MA,MT,NY

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UNIVERSAL LIFE INSURANCE:						
Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹
Foresters: A.M.Best: A	Big UL	\$50K min. Band 1: \$50K - \$249,999 Band 2: \$250K - \$999,999 Band 3: \$1MM+	[Age Nearest Birthday] 18-75	Complete App.	Full UW [supplement health questionnaires]	No lapse guarantee Universal Life Death Benefit Enhancement: 2x face amount in the first 15 years (or to Age 66 if earlier) at no additional cost, max \$1MM Riders: ADR, WP, CTR, DIR(Accident) State Availability: All Except IL,VT [Rider availability varies]
Genworth Life: A.M.Best: A S&P: A Moody's: A2	GenGuard UL	\$25K min.	[Age Nearest Birthday] 0-80 P+N, SelN 0-90 PN - SN 16-80 PT 16-90 ST Min age 18 in OR. Impaired risk not available ages 86-90	Complete App.	Full UW	Death Benefit guarantees up to Age 105 Level Death Benefit (CVAT); Rolling Target prem.; 3% min Interest gty. Riders: Accel DB [not NY], Accid DB, CTR, Waiv Prem. Surrender charge period: 14 years State Availability: All [Issued in NY by Genworth Life NY]
	GenGuard SUL [Survivorship UL]	\$100K min.	[Age Nearest Birthday] 1st Insured: 15-79 (18-79 in NJ & OR) 2nd Insured: 15-94 (18-94 in NJ & OR) [2nd Insured may be uninsurable]	Complete App.	Full UW	Death Benefit guarantee periods. 1035 funds recd during 1st policy yr = recd on policy date. Preferred policy loans. Surrender charge decreases annually to -0- by yr 20. Riders included: Estate tax repeal, Policy protection, Policy split for married couples State Availability: All Except MS [Issued in NY by Genworth Life NY]
	Total Living Coverage (TLC) UL with Long Term Care Single Premium	\$25K min. Single Premium	[Age Nearest Birthday] 18-79 35-80 Joint [joint equal age 40-80]	Complete App.	Full UW	Accelerated Benefit Rider (ABR) for long term care 24, 36, or 48 mos. Extension of Benefits Rider (EBR) additional long term care 24 or 48 mos. or lifetime Inflation protection: 3% or 5% simple or compounding Residual Death Benefit State Availability: All Except MA,MS,NJ,NY,NC,PA,VT,WA
ING ReliaStar: A.M. Best: A S&P: A+ Moody's: A2 Fitch: A-	ING GDBUL & GDBUL-II [Security Life of Denver] Guaranteed Death Benefit UL	\$100K min. (full UW) (\$25K min sel or reg gty iss on GDBUL only)	[Age Nearest Birthday] 18-80 SPN (full UW) 18-85 PN, SelN (full UW) 0-90 SN (Full UW) (15-70 GI) 18-85 PT (full UW) 16-90 ST (16-70 GI)	Complete App.	Full UW [Select or Regular Gty Issue-min 10 lives, not individual policy basis]	LPV Lifetime death benefit guar. for all issue ages. VUL Conversion Feature avail. in the first 10Y without evidence of insurability. Zero net interest cost preferred loans after 16th policy year. Standard loans available after 1st month. Additional Insured Rider available. State Availability: All (Issued in NY by ING ReliaStar Life New York)
	ING Protector UL [ReliaStar Life Insurance Co.]	\$50K min. issue ages 21+ \$25K min. issue ages 0-20	[Age Nearest Birthday] 18-80 SPN 18-85 PN 0-90 SN 18-85 PT 16-90 ST	Complete App.	Full UW	Riders: Accelerated DB, Accidental DB, Add'l Insured, Child's, Waiver MD 5-Yr minimum monthly premium no-lapse provision Additional Insured Rider: \$10K to max. 3x base policy. State Availability: All (Issued in NY by ING ReliaStar Life New York)
	ING Universal Life - CV & ECV [Security Life of Denver]	\$50K min.	[Age Nearest Birthday] 16-85 PN, PT 0-90 SN 16-90 ST	Complete App.	Full UW	Riders: Accelerated DB, Accidental DB, Add'l Insured, Waiver Prem. Long term surrender value accumulation. State Availability: CV: All (Issued in NY by ING ReliaStar Life New York) ECV: All Except CT,NY
	ING Indexed Universal Life - CV	\$50K min.	[Age Nearest Birthday] 16-80 SPN 16-85 PN, PT 0-90 SN (86-90 HO approval) 16-90 ST (86-90 HO approval)	Complete App.	Full UW	Index Strategy - S&P 500, current cap 11.5%, gty min 3.5%, gty min interest 1.0% Fixed Strategy - min gty interest 3.0% Riders: Adj Term (ATR), Accel Bene (ABR), Waiver Cost Prem (WCOI), Overloan Lapse Protect (OLP) Policy loans after 1st monthly processing date. State Availability: CV: All Except MA,NY
	ING Indexed Universal Life - Global	\$100K min.	[Age Nearest Birthday] 16-80 SPN 16-85 PN, PT 0-90 SN (86-90 HO approval) 16-90 ST (86-90 HO approval)	Complete App.	Full UW	Global Indexes used in index credit calculation: EUROStoxx50, Hang Sang, S&P500 Index Method: 5-Yr Pt-to-Pt Current Participation Rate: 60% (gty min 15%); Current Index Cap: None (gty min 100%) Fixed Strategy - min gty interest 2.0% Unlimited rolling targets DB options: Level; Increasing, Return of Premium State Availability: All Except CT,NJ,NY
	ING Strategic Accumulator Survivorship UL [SASUL] [Security Life of Denver]	\$250K min.	[Age Nearest Birthday] 16-85 PN, PT 0-90 SN, ST ages 86-90 on exception basis Min. joint equivalent age: 16 Max. joint equivalent age: 85 No max. age spread	Complete App.	Full UW	Target market: Ages 65-85 Potential for strong early cash surrender value -0- surrender charge VUL conversion capability State Availability: All Except NY

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Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹
John Hancock Life: A.M.Best: A+ S&P: AA+ Moody's: Aa3 Fitch: AA	Protection UL-G	\$100K min.	[Age Nearest Birthday] 0-90	Complete App.	Full UW	Strong choice for ages 50+ Lifetime guarantees through Policy Protection Rider Flexible lapse protection from 15 years to lifetime. LifeCare Benefit: Provides funds to help pay for qualified long term care expenses by accelerating the death benefit. Maximum monthly benefit base on 1%, 2% or 4% of the policy Death Benefit. Issue ages: 20-80 Not Available: MN, NC, UT, WA LifeCare Benefit Max: Available as an additional rider on the LifeCare Benefit, LMAX continues to help pay for qualified LTC expenses after policy death benefit has been fully accelerated under the LifeCare Benefit rider. Not Available: CT,FL,MN,NJ,NY,NC,OR,PA,TX,UT,VT,WA Return of Premium [LifeCare not available with ROP]
	Protection SUL-G	\$250K min.	[Age Nearest Birthday] 20-90 20-80 Super PN Substandard lives, younger not over 85	Complete App.	Full UW	Estate Preservation Rider Cash Value Enhancement Rider Policy Split Option Rider ROP Death Benefit Rider Policy loans available immediately (90% net cash surr value) Quit Smoking Incentive
Liberty Mutual: [Liberty Life] A.M.Best: A S&P: A-	Spirit Series UL	\$50K min. face or \$10K initial premium Rate Bands: \$50K \$100K \$250K \$500K \$1MM+	[Age Last Birthday] 0-80	Complete App.	Full UW	Premium options: Lump sum, 3-, 5-, or 7-year periods, or continuous pay. Credit Interest Rate bonus. Liberty's Living Benefit Rider (Accelerated Death Benefit) Limited Duration and Extended Duration Death Benefit Guarantees
Lincoln Benefit: A.M. Best: A+ S&P: AA- Moody's: A1 Fitch: A	Legacy Secure	\$100K min ages 18-60 \$50K min. ages 61+ Rate Bands: \$50K \$200K+	[Age Last Birthday] 18-60 Preferred Elite 18-80 PN 18-85 SN 18-80 PT 18-85 ST	Complete App.	Full UW	Flexible guar. Period.; 2001 CSO Table Buy/Sell Agreements & Key Person Insurance. Riders: (policy specific definitions) Accelerated DB; Accidental DB; Children's Level Term; Continuation of Premium; Coverage Protection Liquidity Guarantee Rider [Available all States except NY,VT] State Availability: All (issued in NY by Allstate Life of NY)
	Legacy Choice	\$100K min ages 18-60 \$50K min. ages 61+ Rate Bands: \$50K \$200K+	[Age Last Birthday] 18-60 Preferred Elite 18-80 PN 18-85 SN 18-80 PT 18-85 ST	Complete App.	Full UW	Flexible guar. Period. Zero 1st year premium load - ideal for large 1st year premiums (rollovers, exchanges, single pays) 2001 CSO Table State Availability: All (issued in NY by Allstate Life of NY)
	Legacy Secure SL [Survivorship UL]	\$250K min.	[Age Last Birthday] Lifetime Gty Premium: 30-80 PN, PT 30-90 SN, ST	Complete App.	Full UW	Lifetime Guarantee available. Lifetime catch up provisions available at any time. Zero net cost preferred loans. Estate Liquidity Rider (included in all policies, younger insured age 75 or younger) State Availability: All Except NY.
	Ultra Index Index UL	\$100K min. Rate Bands: \$100K \$200K+	[Age Last Birthday] 18-80 PN, PT 18-90 SN, ST 0-17 Juvenile	Complete App.	Full UW	Index crediting method: S&P 500; segments created 15th of each calendar month Guaranteed insurability Rider available; additions available ages 25, 28, 31, 34, 37, 40 Issue limits: minimum coverage \$25,000 and maximum \$50,000 Riders: Accelerated DB; Accidental DB; Add'l Insured; Children's Level Term; Continuation of Premium Available for conversions. State Availability: All States Except PA (issued in NY by Allstate Life of NY)
	Ultra Plus	0-60 \$50K min. 61+ \$25K Rate Bands: I: \$25K (only for 61+) II: \$50K III: \$100K IV: \$200K	[Age Last Birthday] 18-60 Preferred Elite 18-80 PN 18-90 SN 18-80 PT 0-90 ST	Complete App.	Full UW	Accelerated Death Benefit Rider - Terminal Illness or Permanent Confinement Accelerated Death Benefit Rider - Permanent Confinement Optional Riders: Additional Insured; Children's; Prime Term Ideal for sales based on long-term projected values, distributions or lowest endowment premiums. Ultra Plus 2007: Gty Insurability Rider State Availability: 2007: All (issued in NY by Allstate Life of NY)

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Life Insurance Product Guide

UNIVERSAL LIFE INSURANCE:																					
Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹															
Lincoln Financial: A.M. Best: A+ S&P: AA- Moody's: A2 Fitch: A+	MoneyGuard Reserve Single / Flex prem	\$25K min. face amount Maximum: \$500K with 2 year CCBR \$750K with 3 year CCBR	[Age Last Birthday] 30-80	Complete App.	Full UW	Single Premium or Annual Payments over a 3-, 5-, 7-, or 10-year period. Convalescent Care Benefit Rider (CCBR): accelerates death benefit for LTC for 24- or 36-months. Extension of Benefits Rider (EOBR): 2- or 4-years of benefit payments. Inflation Protection: CCBR 3% simple or 2% compound; EOBR 3% simple or 5% compound. Return of Premium Rider (ROPR): Single premium; Flex premium except in MN,NY,PA. Residual Death Benefit [10% of Initial Specified Amount] State Availability: All Except UT, WA (Issued in NY by Lincoln Life & Annuity Co NY)															
Lincoln National: [Lincoln Financial Group] A.M. Best: A+ S&P: AA- Moody's: A2 Fitch: A+	Lincoln LifeGuarantee UL [single prem available]	\$100K min.	[Age Nearest Birthday] 20-80 PP, PN, PT 20-85 SN, ST	Complete App.	Full UW	Guar. DB, Guar. Premium Premium Relief feature: coverage protection guarantee Optional Riders: Supp Term, DWP, DWMD, ABR, CR, Gty Insurability, ADB, MDB Advance payment of future premiums (10x annual) State Availability: All States (Issued in NY by Lincoln Life & Annuity Co NY)															
	Lincoln LifeGuarantee Plus																				
	Lincoln LifeGuarantee SUL	\$100K min	[Age Nearest Birthday] 20-80 PN 20-85 SN, ST	Complete App.	Full UW	Guar. DB, Guar. Premium Premium Relief feature: coverage protection guarantee Optional Riders: DWP, DWMD, ABR, Estate Protection, Fed Estate Tax Repeal Endorsement, MDB 1035 funds recd during 1st policy yr = recd on policy date. Advance payment of future premiums (10x annual) State Availability: All States (Issued in NY by Lincoln Life & Annuity Co NY)															
	Lincoln LifeCurrent UL	\$100K min	[Age Nearest Birthday] 20-80 PP, PN, PT 15-85 SN,ST	Complete App.	Full UW	Death Benefit Options: Level; Base+CV, Base+Premium 20-yr secondary DB gty plus account value growth. Advance payment of future premiums (10x annual) Optional Riders: DWP, DWMD, ABR, Spouse Term, Child Term, GIR, ADB State Availability: All States (Issued in NY by Lincoln Life & Annuity Co NY)															
	Lincoln LifeReserve UL	\$25K min	[Age Nearest Birthday] 20-80 PN 20-85 SN, ST	Complete App.	Full UW	Long term policy value accumulation. Optional Riders: Supp Term, DWP, DWMD, ABR, CR, Gty Insurability, ADB, MDB State Availability: All States (Issued in NY by Lincoln Life & Annuity Co NY)															
	Lincoln LifeReserve Indexed UL	\$100K min	[Age Nearest Birthday] 20-80 PN, PT 20-85 SN, ST	Complete App.	Full UW	3 indexed account options + Fixed interest account Overloan protection endorsement No-lapse gty 5-yr w/min mo prem; 20-yr for issue ages to 70 or to age 90 for issue ages 71+ Optional Riders: Supp Term, DWP, DWMD, ABR, CR, Gty Insurability, ADB, MDB Strategies: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th></th> <th>Current</th> <th>Participation Rate</th> <th>Cap</th> </tr> </thead> <tbody> <tr> <td>1-Year Point-to-Point</td> <td>12.00%</td> <td>100.00%</td> <td>12.00%</td> </tr> <tr> <td>1-Year Monthly Average</td> <td>6.00%</td> <td>100.00%</td> <td>6.00%</td> </tr> <tr> <td>1-Year Monthly Cap</td> <td>3.20%</td> <td>100.00%</td> <td>3.20%</td> </tr> </tbody> </table> State Availability: All Except NY		Current	Participation Rate	Cap	1-Year Point-to-Point	12.00%	100.00%	12.00%	1-Year Monthly Average	6.00%	100.00%	6.00%	1-Year Monthly Cap	3.20%	100.00%
	Current	Participation Rate	Cap																		
1-Year Point-to-Point	12.00%	100.00%	12.00%																		
1-Year Monthly Average	6.00%	100.00%	6.00%																		
1-Year Monthly Cap	3.20%	100.00%	3.20%																		
Mutual of Omaha: United of Omaha A.M. Best: A+ S&P: AA- Moody's: Aa3	GUL Complete	\$100K min. 18-80 \$50K min. 66-85 SN,ST Band 1: \$100K - \$249,999 Band 2: \$250K - \$499,999 Band 3: \$500K - \$999,999 Band 4: \$1MM +	[Age Last Birthday] 18-80 81-85 SN,ST	Complete App.	Full UW	Death benefit guarantee 20 yrs to maximum lifetime to age 120. Riders: Accel DB for terminal ill/Chronic ill. Gty insurability; Acc DB, Disability, Child State Availability: All [Companion of New York in NY]															
	GUL Express	\$50K - \$250K	[Age Last Birthday] 18-65 SN,ST only	Complete App.	Simplified issue	Death benefit guarantee 20 yrs to maximum lifetime to age 120. Riders: Accel DB for terminal ill/Chronic ill. Gty insurability; Acc DB, Disability, Child State Availability: All [Companion of New York in NY]															
	GUL Survivor	\$250K min.	[Age Last Birthday] 18-80 81-85 Sanest max 30 yr age diff.	Complete App.	Full UW	Death benefit guarantee 20 yrs to maximum lifetime to youngest age 120. 4-yr level term rider Max uninsurable: Table 6 + uninsurable; uninsurable at least 6 mos life expectancy. Max substandard: 1 greater T8, other less T8 State Availability: All Except AZ, NY															
	AccumUL Plus	\$25K min. 1: \$25K - \$99,999 SN,ST 2: \$100K - \$249,999 3: \$250K - \$499,999 4: \$500K - \$999,999 5: \$1MM +	[Age Last Birthday] 18-80 0-17 SN only 81-85 SN,ST only	Complete App.	Full UW	Short-term No Lapse gty: 0-60 10yrs, 61-64 to age 70, 65-85 5yrs Long-term No Lapse gty: 0-50 30yrs, 51-74 to age 80, 75-85 none Wash loan in yrs 10+ 0.50% interest rate bonus after 5th policy yr. Riders: Accel DB for terminal ill/Chronic ill. Gty insurability; Acc DB, Disability, Child, Add'l insur term State Availability: All [Companion of New York in NY]															

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Life Insurance Product Guide

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North American: A.M. Best: A+ S&P: A+ Fitch: AA-	Custom Accumulator III	\$50K min.	[Age Nearest Birthday] 15 days - 75 yr	Complete App. or Rapid App (where available)	Full UW	Single premium option Return of Prem: 95% 1st 5 pol yrs; 100% pol yrs 6-10 (thru issue age 64) & pol yr 6-7 (issue age 65+) Accelerated Benefit: 75% of DB up to \$250K Guaranteed Insurability Rider available. State Availability: All Except NY																																																											
	Custom TermGUL	\$25K min.	[Age Nearest Birthday] 15days - 85 yr	Complete App. or Rapid App (where available)	Full UW	Interest Bonus 1.00% in years 11+ Term alternative, Coverage to age 120 State Availability: All Except NY,OR																																																											
	Custom GrowthCV	\$25K min.	[Age Last Birthday] 15 days - 75 yrs	Complete App. or Rapid App (where available)	Full UW	5.0% Current Interest Interest Bonus 1.00% in years 11-20 & 1.15% in years 21+. 0-net Loans beginning in 6th year. ROP Death Benefit Option (max issue age 70) [except DE,MA,NY] State Availability: All Except NY,OR																																																											
	Custom Guarantee	\$25K min.	[Age Nearest Birthday] 15days - 85 yr 15days - 14 yr - SN	Complete App. or Rapid App (where available)	Full UW	Guar. DB for duration client specifies. Chronic illness Accelerated Benefit: 75% of DB up to \$250K [not available in CA, CT, MT] Premium Guarantee Rider available [except PA] State Availability: All Except NY																																																											
	Builder IUL Index UL	\$25K min. face amount	[Age Nearest Birthday] 18 yr - 80 yr 15days - 80 yr - SN 15days - 17 yr - SN	Complete App. or Rapid App (where available)	Full UW	Index crediting methods: (1) Annual Point-to-Point; (2) Daily Averaging; (3) Inverse Point-to-Point No Lapse Guarantee: 20-years for ages 70 and below; 10-years for ages 71 and above. Partial surrenders after 1st policy year. Interest rate bonus 0.50% beginning 16th year. Death Benefit increases available after 1st policy year with evidence of insurability. Chronic illness Accelerated Benefit: 75% of DB up to \$250K [check State availability] Available for conversions. Strategies: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th></th> <th>Current</th> <th>Participation Rate/Gty</th> <th>Cap Gty</th> </tr> </thead> <tbody> <tr> <td>S&P Pt-to-Pt</td> <td>14.00%</td> <td>100%</td> <td>4.00%</td> </tr> <tr> <td>S&P 500 Daily Av</td> <td></td> <td>115%/40%</td> <td>6.00%</td> </tr> <tr> <td>Uncapped S&P 500 P-P</td> <td></td> <td>65%/10%</td> <td></td> </tr> <tr> <td>DJIA P-P</td> <td>13.00%</td> <td>100%</td> <td>4.00%</td> </tr> <tr> <td>DJIA Daily Av</td> <td></td> <td>115%/40%</td> <td></td> </tr> <tr> <td>DJEuro P-P</td> <td>13.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>Multi-Index P-P</td> <td>12.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>S&P 500 Mo P-P</td> <td>4.50%</td> <td>100%</td> <td>1.25%</td> </tr> <tr> <td>S&P MidCap 400 P-P</td> <td>12.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>S&P MidCap 400 Daily Av</td> <td></td> <td>95%/30%</td> <td></td> </tr> <tr> <td>NASDAQ 100 P-P</td> <td>12.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>Russell 2000 P-P</td> <td>12.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>Russell 2000 Daily Av</td> <td></td> <td>95%/30%</td> <td></td> </tr> <tr> <td>Fixed Interest</td> <td>4.00%</td> <td></td> <td>3.00%</td> </tr> </tbody> </table> Multi-Index: 50% best, 30% 2nd best, 20% 3rd - S&P500, Russell 2000, DJEuroSTOXX50 State Availability: All Except NY		Current	Participation Rate/Gty	Cap Gty	S&P Pt-to-Pt	14.00%	100%	4.00%	S&P 500 Daily Av		115%/40%	6.00%	Uncapped S&P 500 P-P		65%/10%		DJIA P-P	13.00%	100%	4.00%	DJIA Daily Av		115%/40%		DJEuro P-P	13.00%	100%	3.00%	Multi-Index P-P	12.00%	100%	3.00%	S&P 500 Mo P-P	4.50%	100%	1.25%	S&P MidCap 400 P-P	12.00%	100%	3.00%	S&P MidCap 400 Daily Av		95%/30%		NASDAQ 100 P-P	12.00%	100%	3.00%	Russell 2000 P-P	12.00%	100%	3.00%	Russell 2000 Daily Av		95%/30%		Fixed Interest	4.00%	
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Life Insurance Product Guide

UNIVERSAL LIFE INSURANCE:																																	
Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹																											
North American: A.M. Best: A+ S&P: A+ Fitch: AA-	Guaranteed Builder IUL Index UL	\$50K min. face amount	[Age Nearest Birthday] 18 yr - 80 yr 15days - 80 yr - SN 15days - 17 yr - SN	Complete App. or Rapid App (where available)	Full UW	Index crediting methods: S&P500, DJIA, NASDAQ100 EuroSTOXX500 No Lapse Guarantee: 15 days - 75 = 10 years; ages 76-80 = 5 years; Gtys up to age 120 as rider Partial surrenders after 1st policy year. Death Benefit increases available after 1st policy year with evidence of insurability. Chronic illness Accelerated Benefit: 75% of DB up to \$250K [check State availability] Available for conversions. Strategies: <table border="1"> <thead> <tr> <th>Current</th> <th>Participation Rate/Gty</th> <th>Cap Gty</th> </tr> </thead> <tbody> <tr> <td>S&P Pt-to-Pt 14.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>S&P 500 Daily Av</td> <td>115%/30%</td> <td>6.00%</td> </tr> <tr> <td>S&P Inverse P-P 10.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>DJIA P-P 13.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>DJIA Daily Av</td> <td>115%/30%</td> <td>6.00%</td> </tr> <tr> <td>NASDAQ 100 P-P 12.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>DJEuro P-P 13.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>Fixed Interest 4.50%</td> <td></td> <td>2.50%</td> </tr> </tbody> </table> State Availability: All Except NY	Current	Participation Rate/Gty	Cap Gty	S&P Pt-to-Pt 14.00%	100%	3.00%	S&P 500 Daily Av	115%/30%	6.00%	S&P Inverse P-P 10.00%	100%	3.00%	DJIA P-P 13.00%	100%	3.00%	DJIA Daily Av	115%/30%	6.00%	NASDAQ 100 P-P 12.00%	100%	3.00%	DJEuro P-P 13.00%	100%	3.00%	Fixed Interest 4.50%		2.50%
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Rapid Builder IUL Index UL	\$100K min. face amount	[Age Last Birthday] 15days - 80 yr	Complete App. or Rapid App (where available)	Full UW	Index crediting methods: S&P500, DJIA, DJEuroSTOXX500, Uncapped S&P500, Multi-Index DB options: Level, Increasing, ROP Table Shave T4-Std with election of Waiver of Surrender Charge option Early access to cash value with election of Waiver of Surrender Charge option Business market, Premium Finance, 1035-Exchanges Protected Death Benefit feature (specify after Age 65 or when income stream begins) Pref loans after 5th yr. Chronic illness Accelerated Benefit: 75% of DB up to \$250K [check State availability] Interest rate bonus 0.50% beginning 16th year. Strategies: <table border="1"> <thead> <tr> <th>Current</th> <th>Participation Rate/Gty</th> <th>Cap Gty</th> </tr> </thead> <tbody> <tr> <td>S&P Pt-to-Pt 14.00%</td> <td>100%</td> <td>4.00%</td> </tr> <tr> <td>S&P 500 Daily Av</td> <td>115%/40%</td> <td></td> </tr> <tr> <td>Uncapped S&P 500 P-P</td> <td>55%/10%</td> <td></td> </tr> <tr> <td>DJIA P-P 13.00%</td> <td>100%</td> <td>4.00%</td> </tr> <tr> <td>DJIA Daily Av</td> <td>115%/40%</td> <td></td> </tr> <tr> <td>DJEuro P-P 13.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>Multi-Index P-P 12.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>Fixed Interest 4.00%</td> <td></td> <td>3.00%</td> </tr> </tbody> </table> Multi-Index: 50% best, 30% 2nd best, 20% 3rd - S&P500, Russell 2000, DJEuroSTOXX50 State Availability: All Except NY [pending in OR]	Current	Participation Rate/Gty	Cap Gty	S&P Pt-to-Pt 14.00%	100%	4.00%	S&P 500 Daily Av	115%/40%		Uncapped S&P 500 P-P	55%/10%		DJIA P-P 13.00%	100%	4.00%	DJIA Daily Av	115%/40%		DJEuro P-P 13.00%	100%	3.00%	Multi-Index P-P 12.00%	100%	3.00%	Fixed Interest 4.00%		3.00%	
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Survivorship GIUL Index UL	\$200K min. face amount	[Age Nearest Birthday] 20-80 Super PN 20-85 PN, PT 20-90 SN, ST Uses a joint equal age calculation to combine the 2 insureds into single joint equal age.	Complete App.	Full UW	Index crediting Strategies - Rapid Builder IUL strategies plus: Strategies: <table border="1"> <thead> <tr> <th>Current</th> <th>Participation Rate/Gty</th> <th>Cap Gty</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Mo P-P 4.50%</td> <td>100%</td> <td>1.25%</td> </tr> <tr> <td>S&P MidCap 400 P-P 12.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>S&P MidCap 400 Daily Av</td> <td>80%/30%</td> <td></td> </tr> <tr> <td>NASDAQ 100 P-P 12.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>Russell 2000 P-P 12.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>Russell 2000 Daily Av</td> <td>95%/30%</td> <td></td> </tr> <tr> <td>Fixed Interest 4.00%</td> <td></td> <td>3.00%</td> </tr> </tbody> </table> DB options: Level, Increasing, ROP Early access to cash value with election of Waiver of Surrender Charge option Survivor Premium Gty Rider; Waiver of Surrender Charge Option Accelerated Death Benefit Endorsement (ABE)-Chronic illness, Terminal illness State Availability: All Except NY [some riders not available in DE,NV] ABE available in all states except CA,CT,DE,FL,IL,NV	Current	Participation Rate/Gty	Cap Gty	S&P 500 Mo P-P 4.50%	100%	1.25%	S&P MidCap 400 P-P 12.00%	100%	3.00%	S&P MidCap 400 Daily Av	80%/30%		NASDAQ 100 P-P 12.00%	100%	3.00%	Russell 2000 P-P 12.00%	100%	3.00%	Russell 2000 Daily Av	95%/30%		Fixed Interest 4.00%		3.00%				
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OM Financial Life Insurance Co.: A.M. Best: A- Moody's: Baa1	OMLife-Choice Index UL	\$100K min.	[Age Last Birthday] 0-85	Complete App.	Full UW	15-yr No-lapse gty S&P 500 Index Annual Point-to-Point with Annual Reset, or Fixed Interest options: Current Index Cap 15%, min. 3.00%; Current Fixed Interest 5.00%, min. 1.00% Index Participation Rate: 100% State Availability: All Except MT,NY,VT																											
	OMLife-Elite Index UL	\$50K min.	[Age Last Birthday] 0-85	Complete App.	Full UW	S&P 500 Index Annual Point-to-Point with Annual Reset, or Fixed Interest options: Bonus add'l 0.25% credit after 10 yrs Current Index Cap 15%, min. 3.00%; Current Fixed Interest 5.00%, min. 1.00% 15-yr No-lapse gty; Level Term Life Rider available Index Participation Rate: 100% State Availability: All Except MT,NY,VT																											

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Life Insurance Product Guide

UNIVERSAL LIFE INSURANCE:						
Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹
Transamerica Life: A.M. Best: A S&P: AA Moody's: A1 Fitch: AA+	TransACE	\$25K min. \$100K min. Select NT I Band: \$25K II Band: \$100K III Band: \$250K+	[Age Nearest Birthday] 16-89 16-69 (Select [PrefPlus] NT)	Complete App.	Full UW	No-Lapse period. Death Benefit: Option1, Level; Option 3. Plus-Premium Return of Premium Option for legacy & estate planning. Accelerated Death Benefit; Full policy surrender penalty waiver/deferral. State Availability: All Except NY
	TransACE CV	\$25K min. \$100K min. PrefPlus NT I Band: \$25K II Band: \$100K III Band: \$250K+	[Age Nearest Birthday] 0-75 0-15 issued SN	Complete App.	Full UW	Juvenile and younger issue ages. No-Lapse guarantee. Death Benefit: Option1, Level Accelerated Death Benefit; Full policy surrender penalty waiver/deferral. State Availability: All (Issued in NY by Transamerica Financial Life Insur Co)
	TransACE Survivor	\$250K min. Base Cov. \$25K min. Estate Prot Rider Estate Protector Rider max 125% of Base. I Band: \$250K II Band: \$1MM +	[Age Nearest Birthday] 16-85 (Level DB only) 16-80 (Plus-Prem) 16-69 (Select [PrefPlus] NT) 16-80 (Estate Prot Rider)	Complete App.	Full UW	Death Benefit: Option1, Level; Option 3. Plus-Premium Guaranteed DB premiums. Gty policy split option; Full policy surrender penalty waiver/deferral. Return of Premium Option for legacy & estate planning. Accelerated Death Benefit; Full policy surrender penalty waiver/deferral. State Availability: All Except NY
	TransProtector Modified Single Premium	\$25K single prem min. Scheduled premiums: 2-Yrs: \$15K min. 3-Yrs: \$10K min. 4-10 Yrs: \$7.5K min.	[Age Last Birthday] Single prem: 30-85 Gold NT 30-75 Gold T, Silver NT ROP: 30-80 NT, 30-65 T Scheduled: 2-5 yrs 6-10 yrs Gold NT 30-80 30-75 Gold T 30-70 30-65 Silver NT 30-65 30-65	Complete App.	Simplified issue: Gold NT & T: equiv to Std - Tab 4 Silver NT: equiv to Tab 5-8 No Substd or flat extra.	No-Lapse guarantee. CVAT IRC Sec 7702 Life Insur Qual Test Surrender Penalty-free W/D: 10% policy accum value beginning Yr 2. Regular loans beg Yr 1; Preferred loans beg Yr 11. Accelerated Death Benefit due to terminal illness. State Availability: All Except FL,MO,NY,PA
West Coast Life: A.M. Best: A+ S&P: AA- Moody's: A2 Fitch: A+	LifeTime Advantage Plus	\$25K (Std N-T, Std T) \$50K (All classes) \$100K (All classes) \$250K+ (All classes)	[Age Last Birthday] 18-80 Super Pfd NT 18-85 Pfd NT 0-85 Std NT 18-85 Pfd T, Std T		Full UW	Lapse protection 10-15 yrs, vary by gender, u/w class & issue age Persistency bonus beginning policy yr 11, additional 1.00% to credited interest rate Terminal Illness/Accelerated Death Benefit: lesser 75% current face or \$250,000 Available for term conversions State Availability: All Except NY
	LifeTime Platinum III	\$100K min. [\$50K min SN]	[Age Nearest Birthday] 18-75 Super Pfd NT 18-85 Pfd NT, Std NT 18-75 Pfd T 18-85 Std T	Complete App.	Full UW	Built-in lapse protection to life expectancy; guarantee death benefit up to lifetime. No maturity age. Riders: Accelerated DB; Accidental DB; Disability Benefit; Child's Surrender charge period: 19 yrs. State Availability: Lifetime Platinum III 05-09: All Except where Platinum III 08-09 approved Platinum III 08-09: All Except NY State Availability: Lifetime Platinum III Plus: All Except MD,NY & where Plus 08-09 approved. Plus 08-09: All Except DC,MD,MS,NY,TX
	ModLife UL	\$100K min. [\$50K min SN or ST]	[Age Nearest Birthday] 18-70	Complete App. Or TeleLife Application	Full UW	Lower entry-level prem to gty DB 1st 5 yrs, increases yrs 6 - 10, level yrs 11+ Lapse protection duration Age 90, 95, 100, 121 Riders: ADB, CIR, Disability Ben Terminal Illness/Accelerated Death Benefit Min prem: \$120 ann. State Availability: All Except NY
	Golden Legacy Protector X UL (Last Survivor)	\$250K min.	[Age Nearest Birthday] 20-85 Pfd NT 20-85 Std NT 20-85 Std T	Complete App.	Full UW	Estate Protection Endorsement Estate Tax Repeal Endorsement Policy Split Option Terminal Illness/Accelerated Death Benefit State Availability: All Except NY,VT & where 11/09 approved GoldenLegacyProtX 11/09: All Except CA,NY
Western Reserve: A.M. Best: A+ S&P: AA Moody's: A1 Fitch: AA+	Freedom Index UL Index UL	\$50K min. I Band: \$50K II Band: \$250K III Band: \$500K	[Age Last Birthday] 0-85	Complete App.	Full UW	S&P 500 Index Annual Point-to-Point with Annual Reset, or Fixed Interest options: Current: Index Cap Rate: 8.20% [maximum 12.50%] Cap Bailout Rate: 4.00% Guaranteed Interest Account: 4.00% (1.5% minimum.) State Availability: All Except NY,PA
	Freedom Global Index UL Index UL	\$25K min. I Band: \$25K - \$100K II Band: \$100,001-\$249,999 III Band: \$250K - \$499,999 IV Band: \$500K+	[Age Last Birthday] 0-85	Complete App.	Full UW	Global Index Weighted Average of S&P 500, DJ EuroSTOXX 50, Hang Sang 50%: higher of S&P 500 or DJ EuroSTOXX 50 30%: lesser of S&P 500 or DJ EuroSTOXX 50 20%: Hang Sang Index Gty min Interest Rates: Global Index: 1%; Basic Interest Acct: 2% State Availability: All Except MO,NY,VT

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SINGLE PREMIUM LIFE:						
Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹
Allianz: A.M.Best: A S&P: AA Moody's: A2	Legacy Planner Single Premium	\$25K min. \$250K max. No premium greater than \$100K	[Age Last Birthday] 50-85 N 50-79 T	Complete App.	Simplified issue.	Return of Premium prorated in 1st 10 yrs: 80% Yr 1; 85% Yr 2; 90% Yr 3, 95% Yr 4, 100% Yrs 5-10, 0% Yrs 11+ Survivor benefit: 10% increase of beneficiary takes policy proceeds over 10-yrs or more. Terminal illness accel benefit State Availability: All Except NJ,OR,PA,VA [issued in NY by Allianz Life NY]
American General: A.M.Best: A S&P: A+ Moody's: A1 Fitch: A-	Inheritance Life Single Premium [** for approved Financial Institutions only **]	\$10K min.	[Age Last Birthday] 40-85 Preferred & Standard UW classes	On-line App ONLY Age Max. Prem. 40-49 \$50K 50-54 \$75K 55-59 \$90K 60-64 \$110K	Simplified issue. Age Max. Prem. 65-74 \$150K 75-80 \$200K 81-85 \$50K	Initial death benefit guaranteed. Return of Premium Guarantee Terminal Illness Rider - 50% DB, max \$250K Waiver of Surrender Charge Rider for Medical stay or Chronic illness of insured or insured's spouse. On-line App ONLY State Availability: All Except VT (issued in NY by USL)
Americo: A.M. Best: A- S&P: A- Moody's: A3	Lifetime Legacy Single Premium	\$15K Min. Single Premium	[Age Last Birthday] 55-85	Short, easy App.	Simplified UW based on Net Amount at Risk Minimum Medical requirements - no paramed Point-of-sale tele UW	Designed for senior clients, low min. premium, max. net amount at risk \$350K. Guaranteed minimum death benefit and cash surrender value. After 5th policy year, CSV is guar. never less than initial prem, if no loans or withdrawals taken. Accelerated Benefit Payment Rider added to policies at no extra cost. Access up to 80% of the Guar. Min. DB in the event of permanent nursing home confinement or terminal illness. Loans after the 1st year & withdrawals after 5th Year State Availability: All Except AL, AK, MS, NJ, NY, PA, VT
AVIVA [Indianapolis Life]: A.M. Best: A S&P: AA- Moody's: A1 Fitch: AA-	Multi-Choice Single Premium Life	Greater of \$10K premium or amount for \$25K face	[Age Last Birthday] 50-85	Complete App. UW classes: Non-tobacco Tobacco	Simplified underwriting: Issue Ages Maximum Net Amt at Risk/Life 50-70 \$150K 71-75 \$100K 76-85 \$ 50K NAR = Face Amt - Single Prem No table ratings or flat extras. Full UW Maximum premium limits (see chart)	Return of Premium Guarantee beginning in policy year 7 Non-Qualified sales only. Lifetime Guaranteed Death Benefit (level) State Availability: All Except MA, MT, NY, PA, VT
	Multi-Choice Indexed Single Premium Life Index UL	Greater of \$10K premium or amount for \$25K face	[Age Last Birthday] 50-85	Complete App. UW classes: Non-tobacco Tobacco	Simplified underwriting ONLY: Issue Ages Maximum Net Amt at Risk/Life 50-70 \$150K 71-75 \$100K 76-85 \$ 50K NAR = Face Amt - Single Prem No table ratings or flat extras. Maximum premium limits (see chart)	Non-Qualified sales only. Lifetime Guaranteed Death Benefit (level) Strategies: Current Participation Rate Cap Basic Interest Acct 4.50% n/a n/a 5-Year Fixed Term 4.00% n/a n/a 1-Year Point-to-Point 6.05% 100.00% 9.00% State Availability: All Except MA, MT, NY, PA, VT
Genworth: A.M. Best: A S&P: A Moody's: A2	Total Living Coverage (TLC) UL with Long Term Care Single Premium	\$25K min. Single Premium	[Age Nearest Birthday] 18-79 35-80 Joint [joint equal age 40-80]	Complete App.	Full UW	Accelerated Benefit Rider (ABR) for long term care 24, 36, or 48 mos. Extension of Benefits Rider (EBR) additional long term care 24 or 48 mos. Or lifetime Inflation protection: 3% or 5% simple or compounding Residual Death Benefit State Availability: All Except MA,MS,NJ,NY,NC,PA,VT,WA
Lafayette Life: [Western & Southern Fin'l Gr] A.M.Best: A+ S&P: AA+ Fitch: AA	Centennial Series Participating Whole Life: Liberty Single Premium	\$25K min. \$100K min. Pfd	[Age Last Birthday] 0-85	Complete App.	Full UW	Paid Up at age 65 Accel Benefit Rider; Long Term Care Rider State Availability: All Except AK,NY
Liberty Mutual: [Liberty Life] A.M.Best: A S&P: A-	Estate Maximizer SPWL Single Premium	\$10K min. Single Premium	[Age Last Birthday] 0-85	Fax for Approval: Age Max. Prem. 0-14 \$10K 15-19 \$20K 20-24 \$25K 25-34 \$30K 35-44 \$50K Question 9 on Appl. Answered "No"	"Select" UW class only Full UW for premium amounts that exceed those for fax instant approval. Age Max. Prem. 45-59 \$75K 60-64 \$150K 65-80 \$200K 81-85 \$30K	Guaranteed DB. Return of Premium guarantee. Partial withdrawals; Loans One Rate Class: Select Extended Care Benefit for either the insured or his/her spouse. Living Benefit: 90% of DB for terminal illness, chronically ill (inability to perform 2 of 6 ADL's) [Chronically ill replaced by Nursing Home in CT,IL,OR] [In NY, terminal illness only] State Availability: All Except KY

¹ Product Features: This is not a complete listing of all features for a specified product. Definitions of Product Features are policy specific - see additional definitions on last page. Please review policy-specific features, definitions and limitations, applicable for the State of issue.

Life Insurance Product Guide

SINGLE PREMIUM LIFE:																						
Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹																
Lincoln Financial: A.M. Best: A+ S&P: AA- Moody's: A2 Fitch: A+	MoneyGuard Reserve Single / Flex prem	\$25K min. face amount Maximum: \$500K with 2 year CCBR \$750K with 3 year CCBR	[Age Last Birthday] 30-80	Complete App.	Full UW	Single Premium or Annual Payments over a 3-, 5-, 7-, or 10-year period. Convalescent Care Benefit Rider (CCBR): accelerates death benefit for LTC for 24- or 36-months. Extension of Benefits Rider (EOBR): 2- or 4-years of benefit payments. Inflation Protection: CCBR 3% simple or 2% compound; EOBR 3% simple or 5% compound. Return of Premium Rider (ROPR): Single premium; Flex premium except in MN,NY,PA. Residual Death Benefit [10% of Initial Specified Amount] State Availability: All Except UT, WA (Issued in NY by Lincoln Life & Annuity Co NY)																
North American: A.M. Best: A+ S&P: A+ Fitch: AA-	Legacy Single Premium SPWL	\$10K min. premium	[Age Last Birthday] 40-85 NT 40-80 T	Complete App.	Simplified UW based on Net Amount at Risk Minimum Medical requirements - no paramed Point-of-sale tele UW	Maximum premium is limited by the Net Amount at Risk tolerance at issue. 10% premium bonus, credit on 1st policy anniversary. Return of Premium in years 1 - 5, full thereafter <table border="0"> <tr> <td>Strategies:</td> <td>Current</td> <td>Participation Rate/Gty</td> <td>Cap Gty</td> </tr> <tr> <td>S&P Pt-to-Pt</td> <td>8.05%</td> <td>100%</td> <td>2.00%</td> </tr> <tr> <td>Hang Sang</td> <td>8.50%</td> <td>100%</td> <td>2.00%</td> </tr> <tr> <td>Fixed Account</td> <td>3.90%</td> <td></td> <td>2.00%</td> </tr> </table> State Availability: AZ,AR,CA,CO,FL,GA,HI,ID,IA,KS,KY,LA,MI,MS,NE,NH,NJ,NM,ND,OK,PA,RI,SC,SD,WV,WI,WY	Strategies:	Current	Participation Rate/Gty	Cap Gty	S&P Pt-to-Pt	8.05%	100%	2.00%	Hang Sang	8.50%	100%	2.00%	Fixed Account	3.90%		2.00%
Strategies:	Current	Participation Rate/Gty	Cap Gty																			
S&P Pt-to-Pt	8.05%	100%	2.00%																			
Hang Sang	8.50%	100%	2.00%																			
Fixed Account	3.90%		2.00%																			
State Life [OneAmerica] (formerly: Golden Rule) A.M. Best: A S&P: AA-	AssetCare I SPWL [single premium]	\$10K min. premium	[Age Last Birthday] 40-80 Single 35-80 Joint [joint equal age 40-80]	Complete App.	Full UW	Base policy provides LTC up to 2% of DB per month, per insured. Optional LTC Rider for benefits 3% or 4% per month, per insured. LTC Benefit Continuation Rider. LTC Inflation Protection Rider (except in: CA,CT,FL,HI,IL,MA,MN,TN,TX,VT,WA) Return of Premium Min. interest rate: 4.00% State Availability: All Except MT,NJ,NY,PA																
Transamerica Life: A.M. Best: A S&P: AA Moody's: A1 Fitch: AA+	TransProtector Modified Single Premium	\$25K single prem min. Scheduled premiums: 2-Yrs: \$15K min. 3-Yrs: \$10K min. 4-10 Yrs: \$7.5K min.	[Age Last Birthday] Single prem: 30-85 Gold NT 30-75 Gold T, Silver NT ROP: 30-80 NT, 30-65 T Scheduled: <table border="0"> <tr> <td></td> <td>2-5 yrs</td> <td>6-10 yrs</td> </tr> <tr> <td>Gold NT</td> <td>30-80</td> <td>30-75</td> </tr> <tr> <td>Gold T</td> <td>30-70</td> <td>30-65</td> </tr> <tr> <td>Silver NT</td> <td>30-65</td> <td>30-65</td> </tr> </table>		2-5 yrs	6-10 yrs	Gold NT	30-80	30-75	Gold T	30-70	30-65	Silver NT	30-65	30-65	Complete App.	Simplified issue: Gold NT & T: equiv to Std - Tab 4 Silver NT: equiv to Tab 5-8 No Substd or flat extra.	No-Lapse guarantee. CVAT IRC Sec 7702 Life Insur Qual Test Surrender Penalty-free W/D: 10% policy accum value beginning Yr 2. Regular loans beg Yr 1; Preferred loans beg Yr 11. Accelerated Death Benefit due to terminal illness. State Availability: All Except FL,MA,MO,NY,PA				
	2-5 yrs	6-10 yrs																				
Gold NT	30-80	30-75																				
Gold T	30-70	30-65																				
Silver NT	30-65	30-65																				

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Life Insurance Product Guide

WHOLE LIFE:						
Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹
American National: A.M. Best: A+ S&P: AA	Affinity 7 NQ Participating Whole Life	Band A: \$15,000-49,999 Band B: \$50,000-99,999* * Band B \$100,000+ ages 0-17 Band C: \$100,000-999,999 Band D: \$1MM +	[Age Last Birthday] Bands A & B: 0-85 Bands C & D: 18-85	Complete App.	Full UW	Dividend Options: Cash, Premium Reduction, Accumulate at interest, Paid Up Additions Endows at age 121. Riders: Accelerated death benefit, Disability premium waiver, Paid Up Additions, Additional insurance option, Spouse Term, Children's term. State Availability: All Except MT, NY
Foresters: A.M. Best: A	PLANRight - Level Final Expense	\$2K min. [\$10 mo prem] \$35K max. Ages 50-80 \$15K max. Ages 81-85 \$20K min. - OR \$25K min. - WA	[Age Last Birthday] 50-85 50-80 in OR,WA	Complete App.	Tele interview at point-of-sale. Non-tobacco Tobacco Std issue through table 6.	Full face amount coverage from issue date. Riders: ADR (issue ages 50-80) CCADR included at no additional cost. State Availability: All Except NY,VT Level & Graded Only: IN Level Only: AR,IL,MA,MO,NC,OR,WA,WV Level Only, No ADR: MN Level Only, No ADR, No CCADR: CA,MT No CCADR: NH, TN Product has been filed in all other states except: NY, VT
	PLANRight - Graded Final Expense	\$2K min. [\$10 mo prem] \$20K max. Ages 50-80 \$10K max. Ages 81-85 \$20K min. - OR \$25K min. - WA	[Age Last Birthday] 50-85 50-80 in OR,WA	Complete App.	Tele interview at point-of-sale. Non-tobacco Tobacco Std issue through table 12.	DB: 30% Yr 1, 70% Yr 2, 100% Yrs 3+ Rider: CCADR included at no additional cost. State Availability: All Except AR,IL,MA,MN,MO,MT,NY,NC,OR,VT,WA,WV No CCADR: NH, TN
	PLANRight - Modified Final Expense	\$2K min. [\$10 mo prem] \$15K max. Ages 50-80 \$20K min. - OR \$25K min. - WA	[Age Last Birthday] 50-80 50-80 in OR,WA	Complete App.	Tele interview at point-of-sale. Non-tobacco Tobacco Std issue through table 20.	DB: Premiums paid plus 10% interest Yrs 1-2, 100% face thereafter. Rider: CCADR included at no additional cost. State Availability: All Except AR,IL,IN,MA,MN,MO,MT,NY,NC,OR,VT,WA,WV No CCADR: NH, TN
Lafayette Life: [Western & Southern Fin'l Gr] A.M. Best: A+ S&P: AA+ Fitch: AA	Centennial Series Participating Whole Life: Heritage	\$5K min. \$25K min. ages 65+ in WA. \$100K min. Pfd	[Age Last Birthday] 0-85	Complete App.	Full UW	Low, level premiums Available for use w/ Qualified plans. Accel Benefit Rider; Long Term Care Rider; WP, ADB Term Riders available State Availability: All Except AK,NY
	Centennial Series Participating Whole Life: Contender 100	\$5K min. \$25K min. ages 65+ in WA. \$100K min. Pfd	[Age Last Birthday] 0-85	Complete App.	Full UW	Long term performance Available for use w/ Qualified plans. Accel Benefit Rider; Long Term Care Rider; WP, ADB Term Riders available State Availability: All Except AK,NY
	Centennial Series Participating Whole Life: Patriot 100	\$25K min. \$100K min. Pfd	[Age Last Birthday] 0-85	Complete App.	Full UW	Paid Up at age 75 Available for use w/ Qualified plans. Accel Benefit Rider; Long Term Care Rider; WP, ADB Term Riders available State Availability: All Except AK,NY
	Centennial Series Participating Whole Life: Sentinel	\$25K min. \$100K min. Pfd	[Age Last Birthday] 0-85	Complete App.	Full UW	Paid Up at age 65 Available for use w/ Qualified plans. Accel Benefit Rider; Long Term Care Rider; WP, ADB Term Riders available State Availability: All Except AK,NY
	Centennial Series Participating Whole Life: Liberty Single Premium	\$25K min. \$100K min. Pfd	[Age Last Birthday] 0-85	Complete App.	Full UW	Paid Up at age 65 Accel Benefit Rider; Long Term Care Rider State Availability: All Except AK,NY

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Life Insurance Product Guide

WHOLE LIFE:						
Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹
Liberty Mutual: [Liberty Life] A.M.Best: A S&P: A-	Estate Maximizer SPWL Single Premium	\$10K min. Single Premium	[Age Last Birthday] 0-85		"Select" UW class only Full UW for premium amounts that exceed those for fax instant approval.	Guaranteed DB. Return of Premium guarantee. Partial withdrawals; Loans One Rate Class: Select Extended Care Benefit for either the insured or his/her spouse. Living Benefit: 90% of DB for terminal illness, chronically ill (inability to perform 2 of 6 ADL's) [Chronically ill replaced by Nursing Home in CT,IL,OR] [In NY, terminal illness only]
	Whole Life	\$15K min. Minimum premium: Ages 0-17 \$150.00 ann Ages 18-35 \$200.00 ann Ages 36+ \$250.00 ann	[Age Last Birthday] 15 days - 80 yr [Whole Life] 15 days - 55 yr [Life Paid Up at 65] 15 days - 65 yr [20-payment Life] 18 yr - 80 yr [10-payment Life]	Complete App.	Standard to Table 16 [P] Full UW	Guaranteed DB. Guaranteed Level Premiums. Guaranteed Cash & Loan Values. Non-participating Access to cash: Paid-Up Additions, Policy Loans
	Joint Whole Life [1st-to-die]	\$25K min. Minimum premium: JEA 18-35 \$200.00 ann JEA 36+ \$250.00 ann	[Age Last Birthday] 18 - 80 [Joint & both ages]	Complete App.	Full UW	Guaranteed DB to age 100. Non-participating Conversion: if each insured is under 80 without evidence of insurability. Survivor insurance: to age 80 without evidence of insurability; within 90-days of 1st insured's death. Simultaneous DB: 2x total DB if both insureds die at same time or within 24 hrs of each other. State Availability: All Except PA, NY
MetLife: A.M.Best: A+ S&P: AA+ Fitch: AA	Participating Whole Life	\$10K min. \$5K min. ages 60+ \$100K min. Pfd \$250K min. Elite N	[Age Nearest Birthday] 18-80 EN, PN, PT 18-85 SN, ST 0-17 Juvenile	Complete App.	Full UW	Dividend options: Cash, PUI, DWI, Prem Reduction Gty cash value build-up WP, LTC-GPO, ADBR, ADB, CTR Riders available State Availability: All LTC-GPO Rider not available: CA,CT,FL,MN,UT ADBR Rider not available: NJ,OR,PA
State Life [OneAmerica] (formerly: Golden Rule) A.M. Best: A S&P: AA-	AssetCare I SPWL [single premium]	\$10K min. premium	[Age Last Birthday] 40-80 Single 35-80 Joint [joint equal age 40-80]	Complete App.	Full UW	Base policy provides LTC up to 2% of DB per month, per insured. Optional LTC Rider for benefits 3% or 4% per month, per insured. LTC Benefit Continuation Rider. LTC Inflation Protection Rider (except in: CA,CT,FL,HI,IL,MA,MN,TN,TX,VT,WA) Return of Premium Min. interest rate: 4.00% State Availability: All Except MT,NJ,NY,PA
	AssetCare IV	\$100K ages 20-50 \$50K ages 51+	[Age Last Birthday] 20-80 Single Life or Joint Life	Complete App.	Full UW	Annual pay or 10-20 pay premiums. Base policy provides LTC up to 2% of DB per month, per insured. Optional LTC Rider for benefits 2%, 3% or 4% per month, per insured. LTC Benefit Continuation Rider. LTC Inflation Protection Rider. LTC Inflation Protection Rider (except in: CA,CT,FL,HI,IL,MA,MN,TN,TX,VT,WA) Min. interest rate: 4.00% State Availability: All Except MT,NJ,NY,PA
Transamerica Life: A.M. Best: A S&P: AA Moody's: A1 Fitch: AA+	TransSecure II	\$100K min.	[Age Last Birthday] 20-80	Complete App.	Full UW	Fixed, level prem, selected limited pay period Prem pymt periods: min 1 yr, recurring 5-yrs to max period equal to pymt to age 65 or 10 yrs if later. Level DB only. Preferred 0-net cost loans. Accelerated DB option. State Availability: All (Issued in NY by Transamerica Financial Life Insur Co)

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Life Insurance Product Guide

VARIABLE UNIVERSAL LIFE:						
Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹
ING ReliaStar: A.M. Best: A S&P: A+ Moody's: A2 Fitch: A-	ING VUL-CV [Security Life of Denver]	\$50K min.	[Age Nearest Birthday] 0-90 [86-90 home office approval]	Complete App.	Full UW	Cash Value accumulation Guaranteed Death Benefit Rider [greater of 20-years or Age 65] State Availability: All Except NY
	ING VUL-ECV [Security Life of Denver]	\$100K min.	[Age Nearest Birthday] 16-90 [86-90 home office approval]	Complete App.	Full UW	Enhanced early surrender values Accelerated Death Benefit Rider, Adj Term Insr Rider, Overloan Lapse Protection Rider State Availability: All Except CA, NY
	ING Corporate VUL [Security Life of Denver]	\$100K min.	[Age Nearest Birthday] 15-80	Complete App.	Full UW	Enhanced surrender values Accelerated Death Benefit Rider, Adj Term Insr Rider, Overloan Lapse Protection Rider Designed specifically for the corporate life insurance market. State Availability: All Except NY
	ING Survivorship VUL-CV [Security Life of Denver]	\$250K min.	[Age Nearest Birthday] Joint equivalent age 16-85	Complete App.	Full UW	Policy split option. Accelerated Death Benefit Rider, Adj Term Insr Rider, Overloan Lapse Protection Rider State Availability: All Except CA, MT, NY
Lincoln Benefit: A.M. Best: A+ S&P: AA Moody's: Aa3	Total Accumulator VUL	\$100K min. I Band: \$100K II Band: \$200K III Band: \$1MM	[Age Last Birthday] 18-80 0-17 Juvenile	Complete App.	Full UW	Select Balance dynamic asset allocation program SelectStrategy planning tool: Protection, Opportunity, Legacy Coverage Guarantee Rider: Extended Coverage Guarantee or Lifetime Coverage Guarantee 3.00% minimum fixed account interest rate. 58 subaccounts, 8 managers; 5 Ibbotson Asset Allocation portfolios State Availability: All (issued in NY by Allstate Life of NY)
Lincoln National: [Lincoln Financial Group] A.M. Best: A+ S&P: AA- Moody's: A2 Fitch: A+	Lincoln VULone	\$100K min.	[Age Nearest Birthday] 20-80 PP, PN, PT 15-85 SN, ST	Complete App.	Full UW	Guar. Death benefit protection no matter how invest options perform. 60 investment options, including American Funds Riders: Accel DB, Enhanced surrender value, WP State Availability: All States (Issued in NY by Lincoln Life & Annuity Co NY)
	Lincoln AssetEdge VUL	\$100K min.	[Age Nearest Birthday] 20-80 PP, PN, PT 15-85 ST 0-85 SN	Complete App.	Full UW	Accumulate account value. 60 investment options, including American Funds Riders: Accel DB, Enhanced surrender value, WP State Availability: All States Except IL,NV (Issued in NY by Lincoln Life & Annuity Co NY)
	Lincoln SVULone	\$250K min.	[Age Nearest Birthday] Both insureds must be ages 20-85	Complete App.	Full UW	Guar. Death benefit protection no matter how invest options perform. 60 investment options, including American Funds Riders: Enhanced surrender value State Availability: All States (Issued in NY by Lincoln Life & Annuity Co NY)
Transamerica Life: A.M. Best: A S&P: AA Moody's: A1 Fitch: AA+	TransAccumulator VUL II	\$25K min. Basic \$10K min Supp. Option I Band: \$25K II Band: \$100K III Band: \$250K IV Band: \$500K V Band: \$1MM VI Band: \$3MM+	[Age Nearest Birthday] 0-80	Complete App.	Full UW	45 Sub-accounts No-Lapse Guarantee - 10 yrs DB options: Level, Plus, Plus-Premium Loans beg Yr 1; Preferred loans beg Yr 11. Accelerated Death Benefit due to terminal illness. DCA, Rebalancing, 18-transfer/yr. State Availability: All Except CA,MA,NY,TX

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Life Insurance Product Guide

VARIABLE UNIVERSAL LIFE:						
Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹
Western Reserve: A.M. Best: A+ S&P: AA Moody's: Aa3 Fitch: AA+	WRL ForLife VUL	\$50K min. \$100K for preferred or better I Band: \$50K II Band: \$500K III Band: \$1MM	[Age Last Birthday] 0-85	Complete App.	Full UW	No Lapse Guarantee as long as Guaranteed Death Benefit Measure is met. Fixed Account Strategy: (1) On-Time GDBM Funding; (2) Fixed Account - current 4.10%; (3) Optimize Accumulation; or (4) Min Prem to Fixed No M&E on Fixed Account. Current M&E charge is 0% in all years; guaranteed max charge in yrs 1-5 is 0% with .50% after 5th yr. Surrender Charge Period: 2 yrs on assets in Separate Accounts; 15 yrs on Fixed Account No premium load in yr 1; 3% thereafter. 40 Investment options within Separate Account and Funding Strategies Preferred loans from day 1 (1035 - cost = pref loan amount) 2% charge, 2% credit Standard loans 2.75% charge, 2% credit State Availability: All Except NY [Riders not available in HI,NJ]
	Xcelerator	\$50K \$100K for preferred or better I Band: \$50K II Band: \$500K III Band: \$1MM	[Age Nearest Birthday] 0-85	Complete App.	Full UW	Surrender period is 8 years. Dollar cost averaging. Portfolio rebalancing. Living Benefit (Accelerated death benefit) M&E charges: 0.75% year 1-15 (current and max) State Availability: All Except NY [check specific State for Rider availability]
	Freedom Elite Builder	\$50K I Band: \$50K II Band: \$250K III Band: \$500K IV Band: \$1MM	[Age Nearest Birthday] 0-85	Complete App.	Full UW	40 subaccounts 4 Asset Allocation portfolios (Morningstar) Asset rebalancing: \$5,000 min. cash value Dollar cost averaging: \$5,000 min. cash value M&E charges: 0.90% yrs 1-15; 0.60% yrs 16+ State Availability: All [check specific State for Rider availability]
	Freedom Wealth Protector [2nd-to-Die]	\$100K	[Age Nearest Birthday] 20-85	Complete App.	Full UW	Terminal illness accelerated death benefit rider available: 100% of death benefit, \$500K max. 40 subaccounts 4 Asset Allocation portfolios (Morningstar) Fixed account: 4% minimum guarantee; current 4.10% Asset rebalancing: \$10,000 min. cash value Dollar cost averaging: \$10,000 min. cash value M&E charges: 0.90% State Availability: All Except CA,MS,NY,NM [check specific State for Rider availability]

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GENERAL PRODUCT FEATURE DEFINITIONS: * Please review policy-specific features, definitions and limitations, applicable for the State of issue. *****

Accelerated Death Benefit: A rider providing for an advance payment of part or all of the policy Death Benefit to the insured prior to death. Examples include: Terminal illness; Convalescent Care, Nursing home confinement [see provisions in specific policy].

Accidental Death Benefit: An optional provision that provides for an additional payment for loss of life due to an accident not directly attributable to actions of the insured that was the direct cause of death.

Additional Insured: An optional policy supplement attached to the insurance policy insuring other members of the family, generally the spouse and children.

Age: The age in years of an applicant, insured, or beneficiary. Some companies use the age at the last birthday. Other companies use the age at the nearest birthday (last or next).

Children's Level Term: An optional policy supplement attached to the insurance policy insuring the minor children of the insured.

Continuation of Premium: Generally applicable to universal life, whole life, variable life and other permanent-type policies. Premium payments may be skipped as long as there is enough net surrender value to cover the policy's cost expenses and deductions, which continue to be required throughout the term of the policy. Depending on the actual results, the premium payer may need to continue or resume premium outlays.

Conversion: One type of life insurance contract can be exchanged for a different type assuming the contract is "convertible". For instance, term insurance can be converted to universal life or some other form of permanent insurance.

"Conversion attained age" means the premiums for the converted policy are based on the insured's age attained at time of conversion.

"Convertible" is a provision giving the policyholder the right to exchange the policy for another without evidence of insurability and/or medical exam.

Coverage Protection / Guaranteed Death Benefit: The amount stated in the policy as payable upon the death of the insured.

Guaranteed Level Premium / Level Premium: A life insurance premium that remains fixed through the life of the policy.

Guaranteed Purchase Option / Guaranteed Insurability Rider: A rider that gives the policyholder the right to purchase additional insurance at specified future times without evidence of insurability.

Rates are generally based on attained age at the time of the additional purchase.

Return of Premium: A rider that will pay an amount equal to the sum of all premiums paid to date [see specific conditions of the respective policy].

Waiver of Premium / Disability Premium Waiver: If an insured becomes totally disabled (generally for 6-months or longer), no further premiums will be due and the policy will be continued in full force until death or recovery occurs.

Upon recovery, the policyholder does not have to repay premium payments made by the insurer on behalf of the policyholder during the disability period.