

INDEXED UL/SUL PRODUCT FEATURES

Carrier Name	Accordia		Accordia		Accordia		Allianz Life	
Product	Lifetime Builder		Provider		Survivorship Builder		Life Pro+ IUL	
Available Risk Classes	Pref Non Tobacco Pref Tobacco Standard Tobacco	Premier NT Standard Non Tobacco	Pref Non Tobacco Pref Tobacco Standard Tobacco	Premier NT Standard Non Tobacco	Premier NT Standard Non Tobacco Standard Tobacco	Preferred NT Standard Non Tobacco	Preferred Plus Standard NT Standard Tobacco	Preferred No Tobacco Preferred Tobacco Juvenile
Issue Ages	Ages 18-75 Ages 0-85 Ages 18-85	Premier Standard NT All other classes	Ages 18-75 Ages 0-85 Ages 18-85	Premier Standard NT All other classes	Ages 20-75 Ages 20-85 Ages 20-90	Premier Preferred Standard	Ages 18-80 Ages 0-17 Age Last Birthday	All Classes Juvenile
Min Face Amount	\$100,000.00		\$100,000.00		\$250,000.00		\$100,000.00	
DB Options	Option 1= level Option 2= increasing Option 3= ROP Rider		Option 1= level Option 2= increasing		Option 1= level Option 2= increasing Option 3= ROP Rider		Option A Level Option B Increasing Option C ROP	
Guaranteed Interest Rate	2.00%		2.00%		2.00%		2.00%	
Loan Rate(s)	5%; Preferred loans (2%) available after 10th yr; Fixed and variable loans available		5%; Preferred loans (2%) available after 10th yr; Fixed and variable loans available		5%; Preferred loans (2%) available after 10th yr; Fixed and variable loans available		Participating 7.00% Standard yrs 1-10 4.00% Preferred yrs 11+ 2.00%	
Interest Credited on Policy Loans	2.00%		2.00%		2.00%		Participating Offset by mrkt gains Standard/Preferred 2.00%	
Loads/Fees	5% up to the target premium, plus \$12/mo., which varies by age, gender, and class		6% load yrs 1-10, 3% yrs 11+, excess 3%, \$8/mo. Varies by age, gender, class, yrs 1-10		2.5% premium load, plus \$10/mo., plus monthly expense charge during 1st 7 yrs		5% of all premiums, \$7.50/mo. Plus a monthly expense charge in yrs 1-10, plus monthly asset based charge	
Surrender Charges	Decreasing charge for 15 years		Decreasing charge for 15 years		Decreasing charge for 15 years		Decreasing charge for 15 years	
Riders	Accelerated DB Accidental DB Children's insured Life protector Primary insured Waiver of monthly deduction/specified premium	Additional insured DB ROP Guar. Purchase option ROP (w/ DBO 3) Wellness for Life	Accelerated DB Accidental DB Children's insured Life protector Primary insured Waiver of surrender chg due to confinement Waiver of monthly deduction/specified premium	Additional insured Early CV rider Guar. Purchase option ROP (w/ DBO 3) Wellness for Life	Accelerated Death Benefit Estate Protection First Survivor Premium (first-to-die) Joint Term Rider Policy Split Option Return of Premium		Additional term Enhanced CV rider LTC accelerated benefit Loan protection rider Waiver of mo. Deduction	Child term Enhanced liquidity Inflation protection Other insured Wavier of premium
Lifetime DB Guarantees	5 years or Lifetime via rider		No		5 year DB guarantee		10 year DB guarantee	
Unisex Rates	No		No		Yes		Yes	
Fixed Crediting Method	Portfolio; 1-Yr Fixed Term; 5-Yr Fixed Term		Portfolio; 1-Yr Fixed Term; 5-Yr Fixed Term		Portfolio; 1-Yr Fixed Term; 5-Yr Fixed Term		New money / Old money	
Participation Rate	100%		100%		100%		100% guaranteed lifetime, up to monthly cap	
Floor	0%		0%		0%		0%/2% Floor varies among crediting options	
Minimum Account Value Guarantee	2% Minimum Guarantee applied every five years, at death, surrender or exchange.		2% Minimum Guarantee applied every five years, at death, surrender or exchange.		2% Minimum Guarantee applied every five years, at death, surrender or exchange.		NA	
Market Indices	S&P 500 Dow Jones Industrial Average	NASDAQ-100	S&P 500 Dow Jones Industrial Average	NASDAQ-100	S&P 500 Dow Jones Industrial Average	NASDAQ-100	S&P 500 EURO STOXX 50	NASDAQ-100 "Blended Index"
Index Crediting Strategies	1-Yr Fixed-Term 1-Yr Point-to-Point 1-Yr Monthly Cap 2-Yr Point-to-Point	5-Yr Fixed-Term 1-Yr Multiple Index 1-Yr Monthly Ave.	1-Yr Fixed-Term 1-Yr Point-to-Point 1-Yr Monthly Cap 2-Yr Point-to-Point	5-Yr Fixed-Term 1-Yr Multiple Index 1-Yr Monthly Ave.	1-year Point-to-Point 1-Year Monthly Cap 2-year Point-to-Point	1-Year Multiple Index 1-Year Monthly Ave.	Annual Point to Point Monthly Sum	Monthly Average

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Carrier Name	Allianz Life		American General		American General		American General	
Product	GenDex Survivor ISUL		Elite Global Plus II		Elite Index		Elite Index II	
Available Risk Classes	Preferred Plus Standard NT Standard Tobacco	Preferred No Tobacco Preferred Tobacco Juvenile	Preferred No Tobacco Standard No Tobacco Preferred Tobacco	Preferred Plus Standard Plus NT Standard Tobacco	Preferred No Tobacco Standard No Tobacco Preferred Tobacco	Preferred Plus Standard Plus NT Standard Tobacco	Preferred No Tobacco Standard No Tobacco Preferred Tobacco	Preferred Plus Standard Plus NT Standard Tobacco
Issue Ages	Ages 18-80 Age Last Birthday		Ages 18-80 Ages 0-17	All classes Juvenile	Ages 18-80 Ages 0-17 Ages 18-90	Pref Plus Juvenile All other classes	Ages 18-80 Ages 0-17 Ages 18-90	Pref Plus Juvenile All other classes
Min Face Amount	\$250,000.00		\$100,000.00		\$50,000.00		\$50,000.00	
DB Options	Option A Level Option B Increasing Option C ROP		Option 1= level Option 2= increasing Option 3= return of premium		Option 1= level Option 2= increasing Option 3= return of premium		Option 1= level Option 2= increasing Option 3= Optimal Switch	
Guaranteed Interest Rate	2.00%		3.00%		3.00%		2% - Declared Interest Account 0.25% - Index Cap Account or Participation Rate Account	
Loan Rate(s)	Participating Standard yrs 1-10 Preferred yrs 11+	7.00% 4.00% 2.00%	4.00% Choice Loans: 6%		Non-preferred Preferred	4.00% 3.00%	4% (3.85% in advance); Preferred loans yrs 11+ Choice loans available after 3rd yr	
Interest Credited on Policy Loans	Participating Standard/Preferred	Offset by mrkt gains 2.00%	3% yrs 1-10, 4% yrs 11+		3.00%		3% on Standard and Preferred Choice are participating	
Loads/Fees	8% of all premiums, \$10.00/mo. (\$15/max) Plus a monthly expense charge in yrs 1-5, plus monthly asset based charge		7% of all premiums (10% max), \$5/ month (\$7 max), plus a monthly expense charge in years 1-5 based on age and class		6.5% of all premiums (7.5% max), \$5/ month (\$7/mo max), plus a monthly expense charge in years 1-5 based on age and class		6.5% of all premiums (7.5% max), \$5/ month (\$7/mo max), plus a monthly expense charge in years 1-5 based on age and class	
Surrender Charges	Decreasing charge for 19 years		Decreasing charge for 9 years		Decreasing charge for 9 to 14 years		Decreasing charge for 9 to 14 years	
Riders	Enhanced liquidity Estate protection First - to - die Waiver of monthly deduction Waiver of specified premium	Loan protection	Lifetime guarantee DB rider Maturity extension rider Overloan protection rider Terminal illness rider Waiver of monthly deductions		Accelerated DB Children's insurance benefit Level term Maturity extension Monthly guarantee premium to age 121 Overloan protection Spouse/other insured	Accidental DB Waiver of mo. Ded.	Accelerated DB Children's insurance benefit Level term Maturity extension Monthly guarantee premium to age 121 Overloan protection Spouse/other insured	Accidental DB Waiver of mo. Ded.
Lifetime DB Guarantees	10 year DB guarantee		Available via rider		Available via rider		No	
Unisex Rates	Yes		Yes		Yes		No	
Fixed Crediting Method	New money / Old money		New money/ Old money		New money/ Old money		New money/ Old money	
Participation Rate	100% guaranteed lifetime, up to monthly cap		65%		100%		1 year index interest Cap Account - 100% 1 year index Interest Participation Rate Account - 70%	
Floor	1%		.25%/0% Floor varies among crediting options		2% for participation rate method; 1% for cap rate method Floor varies among crediting options		2% - Declared Interest Account 0.25% - Index Cap Account or Participation Rate Account	
Minimum Account Value Guarantee	NA		NA		NA		NA	
Market Indices	S&P 500 EURO STOXX 50	NASDAQ-100 "Blended Index"	S&P 500 DJIA EURO STOXX 50 Hang Seng		S&P 500		S&P 500	
Index Crediting Strategies	Annual Point to Point Monthly Sum	Monthly Average	5-year Point-to-Point 1-year Point to Point 2% Declared Fix Account		Annual Point-to-Point w/ Index Cap Annual Point-to-Point w/ Participation Rate		Annual Point-to-Point w/ Index Cap Annual Point-to-Point w/ Participation Rate	

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Carrier Name	American General		American General		American General		American General	
Product	AG Choice Index GUL		Elite Global Survivor		Elite Survivor Index		Elite Survivor Index II	
Available Risk Classes	Preferred No Tobacco Standard No Tobacco Preferred Tobacco	Preferred Plus Standard Plus NT Standard Tobacco	Preferred No Tobacco Preferred Tobacco Standard Tobacco	Preferred Plus Standard No Tobacco	Preferred No Tobacco Preferred Tobacco Standard Tobacco	Preferred Plus Standard No Tobacco	Preferred No Tobacco Preferred Tobacco Standard Tobacco	Preferred Plus Standard No Tobacco
Issue Ages	Ages 18-80 Ages 0-17 Ages 18-90	Pref Plus Juvenile All other classes	Ages 18-80 \$100,000 3.00%		Ages 18-80 Ages 18-90	Pref Plus All other classes	Ages 18-80 Ages 18-90	Pref Plus All other classes
Min Face Amount	\$100,000.00		\$100,000.00		\$250,000.00		\$250,000.00	
DB Options	Option 1= level Option 2= increasing		Option 1= level Option 2= increasing Option 3= return of premium		Option 1= level Option 2= increasing Option 3= return of premium		Option 1= level Option 2= increasing Option 3= Optimal Switch	
Guaranteed Interest Rate	2.00%		3.00%		3.00%		2% - Declared Interest Account 0.25% - Index Cap Account or Participati	
Loan Rate(s)	4% (3.85% in advance); Preferred loans yrs 11+ Choice loans available after 3rd yr		4% (3.85% payable in advance) Preferred loans available yrs 11+		4.00%		4% (3.85% in advance); Preferred loans yr Choice loans available after 3rd yr	
Interest Credited on Policy Loans	Non-preferred Preferred	3% 0% spread (Non-Guar)	Non-preferred Preferred	3% 0% spread (Non Guar)	3% yrs 1-10, 4% yrs 11+		3% on Standard and Preferred Choice are participating	
Loads/Fees	7% of all premiums (10% max), \$10/ month (\$20/mo max), plus a monthly expense charge in years 1-5 based on age and class		3% yrs 1-10, 4% yrs 11+		8% of all premiums, \$8/month (\$10/max), plus a monthly expense charge in yrs 1-5		8% of all premiums, \$8/month (\$10/max), plus a monthly expense charge in yrs 1-5	
Surrender Charges	Decreasing charge for 14 years		Decreasing charge for 9 years		Decreasing charge for 14 years		Decreasing charge for 14 years	
Riders	Accidental DB Children's Insurance Benefit Overloan protection rider Spouse/Other Insured Terminal illness Waiver of Monthly Deduction		Four year term rider Maturity extension rider Overloan protection rider		Four year term rider Individual ART rider Level term Maturity extension Overloan protection		Four year term rider Individual ART rider Level term Maturity extension Overloan protection	
Lifetime DB Guarantees	Yes		Available via rider		No		No	
Unisex Rates	Yes		Yes		Yes		Yes	
Fixed Crediting Method	New money/ Old money 60% (5-yr)		New money/ Old money 55%		New money/ Old money 100%		New money/ Old money 100%	
Participation Rate								
Floor	1%		0%		2% for participation rate method; 1% for cap rate method Floor varies among crediting options		2% - Declared Interest Account 0.25% - Index Cap Account or Participation Rate Account	
Minimum Account Value Guarantee	NA		NA		NA		NA	
Market Indices	S&P 500 Hang Seng DJIA EURO STOXX 50		S&P 500 DJIA EURO STOXX 50 Hang Seng		S&P 500		S&P 500	
Index Crediting Strategies	1-year Point-to-Point 5-year Point-to-Point		5-year Point-to-Point		Annual Point-to-Point		Annual Point-to-Point	

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Carrier Name	American National		AXA Equitable		AXA Equitable		AXA Equitable	
Product	ANICO Indexed UL		Athena Indexed UL		Brightlife Grow		Brightlife Protect	
Available Risk Classes	Preferred Plus Standard Plus NT Preferred Tobacco	Preferred NT Standard NT Standard Tobacco	Preferred NTU Standard Plus NTU Preferred TU	Preferred Elite Standard NTU Standard TU	Preferred NTU Standard Plus NTU Preferred TU GI - Nonsmoker	Preferred Elite Standard NTU Standard TU GI - Smoker	Preferred NTU Standard Plus NTU Preferred TU GI - Nonsmoker	Preferred Elite Standard NTU Standard TU GI - Smoker
Issue Ages	Ages 0-85		Ages 18-75 Ages 18-80 Ages 0-85 Ages 18-85	Preferred Elite Preferred NT Standard Plus All other classes	Ages 18-75 Ages 18-80 Ages 0-85 Ages 18-85	Preferred Elite Preferred NT Standard Plus All other classes	Ages 18-75 Ages 18-80 Ages 0-85 Ages 18-85	Preferred Elite Preferred NT Standard Plus All other classes
Min Face Amount	\$25,000.00		\$50,000.00 all issue ages \$1,000,000.00 if CVPlus is elected		\$50,000.00 all issue ages \$1,000,000.00 if CVPlus is elected		\$50,000.00 all issue ages \$1,000,000.00 if CVPlus is elected	
DB Options	Option 1= level Option 2= increasing Option 3= return of premium		Option A= level Option B= increasing		Option A= level Option B= increasing Option C = Optimal Switch		Option A= level Option B= increasing Option C = Optimal Switch	
Guaranteed Interest Rate	2.50%		2.00%		2.00%		2.00%	
Loan Rate(s)	6% Fixed and variable loans available		Yrs 1-10 Yrs 11+	3.00% 2.00%	Yrs 1-10 Yrs 11+	3.00% 2.00%	Yrs 1-10 Yrs 11+	3.00% 2.00%
Interest Credited on Policy Loans	No interest credited		2.00%		2.00%		2.00%	
Loads/Fees	6% premium load, plus \$5/mo., plus monthly expense charge per \$1,000		Premium charge of 8%; \$15/mo. plus monthly charge that varies by age		Premium charge of 8% (yr 1-2); 6% thereafter admin charge \$10/month all years		Premium charge of 8% (yr 1-2); 6% thereafter admin charge \$10/month all years	
Surrender Charges	Decreasing for 10 years		Decreasing charge for 20 years		15 years		15 years	
Riders	Accelerated DB Additional protection benefit Children's term Disability waiver of minimum premium Disability waiver of stipulated premium Signature Term Rider (10, 15, 20 yrs)	Gtd. Increase option	Cash value plus Living benefit (terminal) NLG rider Option to purchase additional insurance rider ROP DB Waiver of monthly deductions LTC Services	Child term Charitable legacy Loan ext. endorsement Substitution of insured	Cash value plus Child term Option to purchase additional insurance ROP rider Waiver of monthly deductions LTC Services	Child term Charitable legacy	Cash value plus Child term Option to purchase additional insurance ROP rider Waiver of monthly deductions LTC Services	Child term Charitable legacy
Lifetime DB Guarantees	10 year DB guarantee		Lesser of 25 years or age 90		Lesser of 15 years or age 90		Lesser of 15 years or age 90	
Unisex Rates	No		Yes		Yes		Yes	
Fixed Crediting Method	New Money/Old Money		New money/ Old money		New money/ Old money		New money/ Old money	
Participation Rate	100%		100%		100%		100%	
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	NA		NA		NA		NA	
Market Indices	S&P 500		S&P 500 MSCI EAFE Choice version of each with higher caps	Russell 2000	S&P 500 Russell 2000 EAFE		S&P 500	
Index Crediting Strategies	Annual Point - to - Point		1-year Point-to-Point (all indices) 3-year Point-to-Point (S&P 500) Choice version of each with higher caps		1-year Point-to-Point (all indices) Fixed Account		1-year Point-to-Point (all indices) Fixed Account	

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Carrier Name	Genworth		Genworth		John Hancock USA		John Hancock USA	
Product	Asset Builder IUL		Foundation Builder IUL		Protection IUL		Accumulation IUL	
Available Risk Classes	Preferred Best Select NT Preferred Tobacco	Preferred NT Standard NT Standard Tobacco	Preferred Best Select NT Preferred Tobacco	Preferred NT Standard NT Standard Tobacco	Super Preferred NS Std Plus Nonsmoker Preferred Smoker	Preferred Nonsmoker Standard Nonsmoker Standard Smoker	Super Preferred NS Std Plus Nonsmoker Preferred Smoker	Preferred Nonsmoker Standard Nonsmoker Standard Smoker
Issue Ages	Ages 0-15 Ages 16-80	All No Nicotine All Classes	Ages 0-15 Ages 16-80	All No Nicotine All Classes	Ages 3 months - 90 Ages 20-80 Ages 20-90	Standard NS Super Preferred NS All other classes	Ages 0-90 Ages 20-80 Ages 20-90	Standard NS Super Preferred NS All other classes
Min Face Amount	\$100,000.00		\$100,000.00		\$50,000.00		\$50,000.00	
DB Options	Option A= level Option B= increasing		Option A= level Option B= increasing		Option 1= level Option 2= increasing (Option 2 is not available w/ LTC Rider or ROP)		Option 1= level Option 2= increasing (Option 2 is not available w/ LTC Rider or ROP)	
Guaranteed Interest Rate	Fixed Strategy Indexed Strategy	2.00% 0.00%	Fixed Strategy Indexed Strategy	2.00% 0.00%	2.00%		2.50%	
Loan Rate(s)	Fixed Yrs 1-10 Fixed Yrs 11+ Collateral Loan	 8.00%	 8.00%	 8.00%	Standard and Index Loans available		Variable	
Interest Credited on Policy Loans			Years 1-10 Years 11+	1% spread 0% spread	Standard Loan spread of 1.25% in yrs 1-10 0.25% in yrs 11+		Loan spread of 1.25% in years 1-10, 0.25% in years 11+	
Loads/Fees			12% premium expense charge; \$10/month, plus monthly admin and COI's		35%yrs 1-10, 32% yrs 11+, \$15/mo charge; plus monthly admin and COI's		Premium Charge: 9% year 1; 8% year 2-10; 2% years 11+ Admin Charge: \$10 per month plus COI charges	
Surrender Charges	Decreasing charge for 14 years		Decreasing charge for 14 years		Decreasing charge for 10 years		Decreasing charge for 10 years	
Riders	Accelerated Benefit for LTC Services Accelerated DB for Terminal Illness Accidental DB Children's Level Term Overloan Protection Waiver of Monthly Deduction		Accelerated Benefit for LTC Services Accelerated DB for Terminal Illness Accidental DB Children's Level Term Overloan Protection Waiver of Monthly Deduction		Accelerated benefit Cash Value Enhancement Disability payment of specified premium LTC Rider LTC Continuation Rider Return of Premium		Accelerated benefit Cash Value Enhancement Disability payment of specified premium LTC Rider LTC Continuation Rider Overloan Protection Return of Premium	
Lifetime DB Guarantees	15 year DB guarantee		15-30 year DB guarantee (depending on age)		No		Varies by age, 5-15yrs	
Unisex Rates	No		No		No		No	
Fixed Crediting Method	New money/ Old money		New money/ Old money		Portfolio		Portfolio	
Participation Rate	100%		100%		100%		100%	
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	1% Cumulative Guarantee applied if greater than Policy Value at Surrender and other specific instances.				NA		NA	
Market Indices	S&P 500		S&P 500		S&P 500		S&P 500	
Index Crediting Strategies	1-year Cap Base Point-to-Point Monthly Average 1-year Cap Plus (Point to Point with Cap Buy-up) 2-year Cap Base (Point to Point) 2-year Cap Plus (Point to point w/ Cap Buy-up)		1-year Cap Base Point-to-Point 1-year Cap Plus (Point to Point with Cap Buy-up) 2-year Cap Base (Point to Point) Monthly Average 2-year Cap Plus (Point to point w/ Cap Buy-up)		Annual Point-to-Point (Capped and Uncapped)		Annual Point-to-Point (Capped and Uncapped)	

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Carrier Name	John Hancock USA		Life Insurance Co. of Southwest		Life Insurance Co. of Southwest		Life Insurance Co. of Southwest	
Product	Protection SIUL		SecurePlus Provider IUL		Flex Life IUL		LifeCycle Solution SIUL	
Available Risk Classes	Super Preferred NS Std Plus Nonsmoker Preferred Smoker	Preferred Nonsmoker Standard Nonsmoker Standard Smoker	Preferred NT Preferred Tobacco Express Standard NT	Standard NT Standard Tobacco	Elite Nonsmoker Standard Nonsmoker Standard Smoker	Preferred NT Preferred Smoker	Elite NS Standard NS Standard Smoker	Preferred NS Preferred Smoker
Issue Ages	Ages 20-80 Ages 20-90	Super Preferred NS All other classes	Ages 15-75 Ages 15-85 Ages 0-85 Age last birthday	Preferred Standard Tobacco All other Classes	Ages 20-75 Ages 0-85 Ages 20-85	Elite Standard NS All other Classes	Ages 20-75 Ages 0-85 Ages 0-90 Ages 20-75	Elite Standard NS Uninsurable All other classes
Min Face Amount	\$250,000.00		\$25,000.00		\$100,000 LSW \$25,000 National Life		\$250,000.00	
DB Options	Option 1= level Option 2= increasing		Option 1= level Option 2= increasing		Option 1= level Option 2= increasing		Option 1= level Option 2= increasing	
Guaranteed Interest Rate	2.00%		2.00%		2.50%		2.50%	
Loan Rate(s)	Standard and Index Loans available		3.00% Fixed Variable Loans available		2.50% Fixed Variable Loans available		2.50% Fixed Variable Loans available	
Interest Credited on Policy Loans	Standard loan spread of 1.25% in years 1-10, 0.25% in years 11+		Based on index performance		Based on index performance		Based on index performance	
Loads/Fees	35% yrs 1-10; 32% yrs 11+; \$15/mo charge plus monthly admin and COI's		\$5/month plus 5% of premiums, plus COI's		\$6/mo. Plus 6% of premiums plus COI's		\$5/month plus 5% of premiums, plus COI's	
Surrender Charges	Decreasing charge for 10 years		Decreasing charge for 10 years		Decreasing charge for 10 years		Decreasing charge for 10 years	
Riders	Cash Value Enhancement Estate Protection Rider Policy Split Option Return of Premium		Accelerated DB (terminal/Chronic/Critical Children's Term Accidental DB DI Rider GTD Insurability Other Insured Systematic Allocation Unemployment Rider	Enhance Policy Protection Lifetime Income Benefit Overloan Protection Qualified Plan Exchange Waiver of Target Premium	Accelerated DB (terminal/Chronic/Critical Children's Term Accidental DB Balance Sheet Benefit DB Protection Lifetime Income Benefit Overloan Protection Waiver of Monthly Deductions	Add'l Protection Benefit Children's Term GTD Insurability Other Insured Systematic Allocation Waiver of Specified Premium	Accelerated DB (terminal/Chronic/Critical Policy Split Option Add'l Protection Benefit Balance Sheet Benefit Estate Preservation Lifetime Income Benefit Overloan Protection Survivor Protection	Systematic Allocation DB Protection
Lifetime DB Guarantees	20yrs or to Life Expectancy		5-230yrs via Enhanced Policy Protection Rider		15-30 yrs via DB Protection Rider		10-30 yrs via DB Protection Rider	
Unisex Rates	No		No		No		No	
Fixed Crediting Method	Portfolio		Portfolio		Portfolio		Portfolio	
Participation Rate	100%		25%: Annual Pt-to-Pt (No Cap) S&P 500 30%: Annual Pt-to-Average S&P 500 100% all other options		100% 1 yr Pt-to-Pt (Cap Focus) S&P 500 30% 1 yr Pt-to-Avg S&P500 110% 1 yr Pt-to-Pt (Par Focus) S&P 500 100% 1 yr Pt-to-Pt (Cap) 25% 1 yr Pt-to-Pt (No Cap) S&P 500 MSCI		100% 1 yr Pt-to-Pt (Cap Focus) S&P 500 30% 1 yr Pt-to-Avg S&P500 110% 1 yr Pt-to-Pt (Par Focus) S&P 500 100% 1 yr Pt-to-Pt (Cap) 25% 1 yr Pt-to-Pt (No Cap) S&P 500 MSCI	
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	NA				2.5% Minimum Guarantee applied at death, surrender or exchange			
Market Indices	S&P 500		S&P 500 MSCI Emerging Markets		S&P 500 MSCI Emerging Markets		S&P 500 MSCI Emerging Markets	
Index Crediting Strategies	Annual Point-to-Point (Capped and Uncapped)		Annual Point-to-Point (Cap Focus) S&P 500 Annual Pt-to-Pt (Par Focus) S&P 500 Annual Pt-to-Pt (No Cap) S&P 500 Annual Pt-toPt (Cap Focus) MSCI Annual Pt to Ave S&P 500		Annual Point-to-Point (Cap Focus) S&P 500 Annual Pt-to-Pt (Par Focus) S&P 500 Annual Pt-to-Pt (No Cap) S&P 500 Annual Pt-toPt (Cap Focus) MSCI Annual Pt to Ave S&P 500		Annual Point-to-Point (Cap Focus) S&P 500 Annual Pt-to-Pt (Par Focus) S&P 500 Annual Pt-to-Pt (No Cap) S&P 500 Annual Pt-toPt (Cap Focus) MSCI Annual Pt to Ave S&P 500	

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Carrier Name	Lincoln Life		Lincoln Life		Lincoln Life		Minnesota Life	
Product	LifeReserve IUL Accumulator		LifeReserve IUL Protector		Lincoln Treasury IUL		Eclipse IUL	
Available Risk Classes	Preferred Nontobacco Preferred Tobacco Standard Tobacco	Preferred Plus Standard Nontobacco	Preferred Nontobacco Preferred Tobacco Standard Tobacco	Preferred Plus Standard Nontobacco	Preferred Nontobacco Preferred Tobacco Standard Tobacco	Preferred Plus Standard Nontobacco	Preferred Select Standard NS Standard Tobacco	Preferred NT Preferred Smoker
Issue Ages	Ages 20-80 Ages 0-85 Ages 15-85	Pref Plus, Preferred Standard Nontobacco Std Tob	Ages 20-80 Ages 0-85 Ages 15-85	Pref Plus, Preferred Standard Nontobacco Std Tob	Ages 20-80 Ages 20-85	Pref Plus, Preferred Standard Classes	Ages 0-85	
Min Face Amount	\$100,000.00		\$100,000.00		\$100,000.00		\$100,000.00	
DB Options	Option 1= level Option 2= increasing		Option 1= level Option 2= increasing		Option 1= level		Option 1= level Option 2= increasing Option 3= ROP	
Guaranteed Interest Rate	1% up to age 100, 3% thereafter		1% up to age 100, 3% thereafter		2.00%		2.00%	
Loan Rate(s)	5% YRS 1-15; 3.5% YRS 16+; \$6/mo charge; COI's banded by face amount		5.00% 3.00%		Up to age 100 After age 100		6.00% to age 121, 4% thereafter 4.00%	
Interest Credited on Policy Loans	1% up to age 100, 3% thereafter		1% up to age 100, 3% thereafter		4.00%		3.00% yrs 1-10 3.90% yrs 11+	
Loads/Fees	5% yrs 1-15; 3.5% yrs 16+; \$6/mo charge; COI's banded by face amount		10% yrs 1-10; 5% yrs 11+; \$6/mo charge; COI's banded by face amount		12% of premiums; \$4/mo. Policy fee; plus COI's		7% of premiums (Max); \$12/mo policy fee (max) plus COI's	
Surrender Charges	Decreasing charge for 9 years		Decreasing charge for 9 years		Decreasing charge for 19 years		Decreasing charge for 10 years	
Riders	Accelerated DB Accidental DB Change of insured DI Waiver of Monthly Deductions DI Waiver of Specified Premium LifeEnhance ADB for Chronic Illness Supplemental term	Accel DB - Critical Ill. Children's term rider Exec rider Gtd insurability Overloan protection Supp term: other ins'd	Accelerated DB Accidental DB Change of Insured DI Waiver of Monthly Deductions DI Waiver of Specified Premium Supplemental term	Accel DB - Critical Ill. Children's term rider Children's term rider Overloan protection Supp term: other ins'd	Accelerated DB Accidental DB Coverage Protection Guarantee DI Waiver of Monthly Deductions DI Waiver of Specified Premium Minimum DB Endorsement	Accel DB - Critical Ill. Children's term rider Spouse Term	Accelerated DB Business Value Enhancement Early Values Guaranteed Insurability Option LTC Agreement Surrender Value Enhancement Term Insurance	Waiver of Charges Waiver of Premium Premium Deposit Ac DB Guarantee
Lifetime DB Guarantees	10year DB guarantee		20yrs or to age 90 depending on age		5yrs; guarantees vary by Treasure credits		Lifetime via DB Guarantee Agreement	
Unisex Rates	No		No		No		Yes	
Fixed Crediting Method	New money/ Old money		New money/ Old money		New money/ Old money		Portfolio	
Participation Rate	100%		100%		100%		100%	
Floor	1%		1%				0%	
Minimum Account Value Guarantee	NA		NA				2% Minimum Guarantee applied every five years, at death, surrender or exchange.	
Market Indices	S&P 500		S&P 500		10yr Constant Maturity Treasury Note		S&P 500 EURO STOXX 50	
Index Crediting Strategies	Annual Point-to-Point Annual Monthly Average	Annual Monthly Cap	Annual Point-to-Point Annual Monthly Average	Annual Monthly Cap	Annual Point-to-Point		Annual Point-to-Point	

INDEXED UL/SUL PRODUCT FEATURES

Carrier Name	Minnesota Life		Minnesota Life		Minnesota Life		Nationwide	
Product	Eclipse Protector IUL		Eclipse Survivor IUL		Eclipse Survivor Pro IUL		YourLife Indexed UL	
Available Risk Classes	Preferred Select Non-Tobacco Plus Preferred Tobacco	Preferred NT Standard NT Standard Tobacco	Preferred Select Non-Tobacco Plus Preferred Tobacco	Preferred NT Standard NT Standard Tobacco	Preferred Select Non-Tobacco Plus Preferred Tobacco	Preferred NT Standard NT Standard Tobacco	Preferred Plus NT Standard NT Standard Smoker	Preferred NT Preferred Smoker
Issue Ages	Ages 0-90		Ages 20-90		Ages 20-90		Ages 18-80 Ages 0-85	Preferred Classes All other classes
Min Face Amount	\$100,000.00		\$200,000.00		\$200,000.00		\$100,000.00	
DB Options	Option 1= level Option 2= increasing Option 3= ROP		Option 1= level Option 2= increasing Option 3= ROP		Option 1= level Option 2= increasing Option 3= ROP		Option 1= level Option 2= increasing Option 3= ROP	
Guaranteed Interest Rate	2.00%		2.00%		2.00%		2.00%	
Loan Rate(s)	4.00%		4.00%		4.00%		3.90% yrs 1-10 3.25% yrs 11+ Alternative loans available	
Interest Credited on Policy Loans	3.00% yrs 1-10 3.90% yrs 11+		3.00% yrs 1-10 3.90% yrs 11+		3.00% yrs 1-10 3.90% yrs 11+ Variable Loans available		2.00%	
Loads/Fees	7% of premiums (Max); \$8.33/mo policy fee (max) plus COI's		10% of premiums (Max); \$30/mo policy fee (max) plus COI's		10% of premiums (Max); \$30/mo policy fee (max) plus COI's		10% of premiums (Max); \$20/mo policy fee (max) plus COI's	
Surrender Charges	Decreasing charge for 15 years		Decreasing charge for 10 years		Decreasing charge for 15 years		Decreasing charge for 15 years to age 65; 10 years for ages 70+	
Riders	Accelerated DB Early Values Guaranteed Insurability Option Performance DB Guarantee Premium Deposit Ac Surrender Value Enhancement	Term Ins Waiver of Charges Waiver of Premium	Estate Preservation Choice Early Values First to Die Overloan Protection Premium Deposit Account Single Life Term Surrender Value Enhancement	Estate Preservation Interest Accumulation Policy Split	Estate Preservation Choice Early Values First to Die Overloan Protection Premium Deposit Account Single Life Term Surrender Value Enhancement	Estate Preservation Interest Accumulation Policy Split Performance DB Gtd Term Ins	Accelerated DB Additional Term Conditional ROP Extended DB GTE Overloan lapse protection rider Waiver of monthly deductions Surrender Value enhancement rider	Premium waiver Accidental DB Children's Insurance LTC rider Spouse rider
Lifetime DB Guarantees	Lifetime via DB Guarantee Agreement		None		Lifetime via Performance DB Guarantee Agreement		20yrs of Lifetime via Extended DBG Rider	
Unisex Rates	Yes		Yes		Yes		No	
Fixed Crediting Method	Portfolio		Portfolio		Portfolio		Portfolio	
Participation Rate	100%		100%		100%		100%	
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee							NA	
Market Indices	S&P 500 EURO STOXX 50		S&P 500 EURO STOXX 50		S&P 500 EURO STOXX 50 Russell 2000 Barclays Capital US Aggregate Bond		S&P 500 NASDAQ 100 Dow Jones Industrial Average	
Index Crediting Strategies	Annual Point-to-Point		Annual Point-to-Point		Annual Point-to-Point		One-Year Monthly Average	

INDEXED UL/SUL PRODUCT FEATURES

Carrier Name	North American		North American		North American		North American	
Product	Builder IUL		Guarantee Builder IUL		Rapid Builder IUL		Survivorship GIUL	
Available Risk Classes	Super Preferred NT Standard NT Standard Smoker	Preferred NT Preferred Smoker	Super Preferred NT Standard NT Standard Smoker	Preferred NT Preferred Smoker	Super Preferred NT Standard NT Standard Smoker	Preferred NT Preferred Smoker	Super Preferred NT Standard NT Standard Smoker	Preferred NT Preferred Smoker
Issue Ages	Ages 15days - 75 Ages 15-75 Ages 18-75 Age Last Birthday	Standard NT Standard Smoker All other classes	Ages 15days - 85 Ages 15-85 Ages 18-85 Age Last Birthday	Standard NT Standard Smoker All other classes	Ages 15days - 80 Ages 15-80 Ages 18-80 Age Last Birthday	Standard NT Standard Smoker All other classes	Ages 20 - 80 Ages 20-85 Ages 20-90 Age Last Birthday	Super Preferred Preferred Standard
Min Face Amount	\$25,000.00		\$25,000.00		\$100,000.00		\$200,000.00	
DB Options	Option 1= level Option 2= increasing		Option 1= level Option 2= increasing		Option 1= level Option 2= increasing Option 3= ROP		Option 1= level Option 2= increasing Option 3= ROP	
Guaranteed Interest Rate	2.00% 0.00%	Fixed Strategy Indexed Strategy	3.00%		3.00%		3.00%	
Loan Rate(s)	4.50%; Preferred loans (3%) available after 6th yr; Fixed and variable loans available		6.00% 3.00% Variable loans available beginning yr6	Standard (years 1-5) Preferred (years 6+)	5.00% 3.00% Variable loans available beginning yr6	Standard (years 6+) Preferred (years 11+)	6.00% 3.00% Variable loans available beginning yr6	years (1-5) years 6+
Interest Credited on Policy Loans	3.00%; Variable available		3.00%; Variable available		2.50%; Variable available		3.00%; Variable available	
Loads/Fees	5% of all premiums; plus \$8/mo		7% of all premiums, plus \$10/mo, plus per \$1,000		5%/mo. To age 100, \$8/mo; plus per \$1,000		7% of all premiums, \$7/mo., 0.24% annually plus per \$1,000 charges; all to age 100	
Surrender Charges	Decreasing charge for 15 years		Decreasing charge for 15 years; for 10 years for ages 81-85		Decreasing charge for 14 years;		Decreasing charge for 20 years;	
Riders	Accelerated DB (Terminal, Critical, Chronic) Additional Insured Child Term Rider Waiver of monthly premium		Accelerated DB (Terminal, Critical, Chronic) Premium Guarantee rider Waiver of monthly deductions Child term rider		Accelerated DB Child term rider Chronic Illness ABR Waiver of monthly deductions Waiver of surrender charge endorsement Accidental DB		Accelerated DB (terminal/chronic illness) Estate Preservation Surv. Policy split exchange endorsement Waiver of monthly deductions Waiver of surrender charge endorsement Accidental DB	
Lifetime DB Guarantees	Varies by age, max of 20yrs		Varies by age, Lifetime via Premium Guarantee rider		Varies by age, max of 15yrs		Varies by age, max of 15yrs	
Unisex Rates	No		No		No		No	
Fixed Crediting Method	New Money / Old Money		New Money / Old Money		New Money / Old Money		New Money / Old Money	
Participation Rate	Daily Avg: 40% (S&P 500, DJIA) Daily Avg: 30% (Russell 2000, S&P MidCap 400) Point-to-Point: 100% (10% on Uncapped S&P 500)		Daily Avg: 40% (S&P 500, DJIA) Daily Avg: 30% (Russell 2000, S&P MidCap 400) Point-to-Point: 100% (10% on Uncapped S&P 500)		Daily Avg: 40% Point-to-Point: 100%		Daily Avg: 40% Point-to-Point: 100%	
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	3% Minimum Guarantee applied every eight years, at death, surrender or exchange.		3% Minimum Guarantee applied every eight years, at death, surrender or exchange.		3% Minimum Guarantee applied every eight years, at death, surrender or exchange.			
Market Indices	S&P 500 NASDAQ 100 Dow Jones Industrial Average Russell 2000 Uncapped S&P 500 Multi-Index (S&P 500, Russell 2000, Euro STOXX 50)	EURO STOXX 50 S&P MidCap 400	S&P 500 NASDAQ 100 Dow Jones Industrial Average Russell 2000 Uncapped S&P 500 Multi-Index (S&P 500, Russell 2000, Euro STOXX 50)	EURO STOXX 50 S&P MidCap 400	S&P 500 EURO STOXX 50 Dow Jones Industrial Average Uncapped S&P 500 Multi-Index (S&P 500, Russell 2000, Euro STOXX 50)		S&P 500 EURO STOXX 50 Dow Jones Industrial Average Uncapped S&P 500 Multi-Index (S&P 500, Russell 2000, Euro STOXX 50)	
Index Crediting Strategies	Point to Point: All indices Daily Avg: S&P 500, DJIA, S&P MidCap 400, Russell 2000) Monthly Point - to - Point: S&P 500		Point to Point: All indices Daily Avg Monthly Point - to - Point Multi-Index Annual Pt - to - Pt		Point to Point: All indices Daily Avg: S&P 500, DJIA		Point to Point: All indices Daily Avg: S&P 500, DJIA	

INDEXED UL/SUL PRODUCT FEATURES

Carrier Name	Pacific Life		Pacific Life		Pacific Life		Pacific Life	
Product	Indexed Accumulator 4		Indexed Performer LT		Prime IUL		Indexed Estate Preserver	
Available Risk Classes	Super Preferred Nonsmoker Preferred Plus Nonsmoker Preferred Nonsmoker	Standard Nonsmoker Preferred Smoker Standard Smoker	Super Preferred Nonsmoker Preferred Plus Nonsmoker Preferred Nonsmoker	Standard Nonsmoker Preferred Smoker Standard Smoker	Super Preferred Nonsmoker Preferred Plus Nonsmoker Preferred Nonsmoker	Standard Nonsmoker Preferred Smoker Standard Smoker	Preferred Nonsmoker Standard Nonsmoker Standard Smoker	
Issue Ages	Ages 20-75 Ages 20-85 Ages 20-90	Super, Pref. Plus, Preferred, Pref. Smoker Preferred Std. Smkr, Nonsmkr	Ages 20-75 Ages 20-85 Ages 20-90	Super, Pref. Plus, Preferred, Pref. Smoker Preferred Std. Smkr, Nonsmkr	Ages 20-75 Ages 20-85 Ages 20-90	Super, Pref. Plus, Preferred, Pref. Smoker Preferred Std. Smkr, Nonsmkr	Preferred Nonsmoker All other classes Max age in CA is 80 all risk classes	Ages 20 - 80 Ages 20 - 90
Min Face Amount	\$50,000.00		\$50,000.00		\$50,000.00		\$100,000, inclusive of all riders	
DB Options	Option 1= level Option 2= increasing Option 3= ROP		Option 1= level Option 2= increasing Option 3= ROP		Option 1= level Option 2= increasing Option 3= ROP		Option A = Level Option B = Increasing Option C = ROP	
Guaranteed Interest Rate	2.00%		2.00%		2.00%		2.00%	
Loan Rate(s)	Std: All Years (Guaranteed) Std: Years 6+ (Non-guaranteed) Alternate: Years 4+	2.25% 2.25% 5.75% Crnt/7.50% GTD	Std: All Years (Guaranteed) Std: Years 6+ (Non-guaranteed) Alternate: Years 4+	2.25% 2.25% 5.75% Crnt/7.50% GTD	Std: All Years (Guaranteed) Std: Years 6+ (Non-guaranteed)	2.25% 2.25%	Std: All Years (Guaranteed) Std: Years 6+ (Non-guaranteed)	2.25% 2.25%
Interest Credited on Policy Loans	Std: All Years (Guaranteed) Std: Years 6+ (Non-guaranteed) Alternate: Years 4+	2.00% 2.25% Indexed Credits	Std: All Years (Guaranteed) Std: Years 6+ (Non-guaranteed) Alternate: Years 4+	2.00% 2.25% Indexed Credits	Std: All Years (Guaranteed) Std: Years 6+ (Non-guaranteed)	2.00% 2.25%	Std: All Years (Guaranteed) Std: Years 6+ (Non-guaranteed)	2.00% 2.25%
Loads/Fees	Premium Load: Non-Q: 6.6% Premium Load: Qual: 5.1% Guaranteed Max: 7.6%		Premium Load: Non-Q: 5.9% Premium Load: Qual: 4.4% Guaranteed Max: 6.9%		Premium Load: Non-Q: 6.6% Premium Load: Qual: 5.1% Guaranteed Max: 7.6%		Maximum Current Loads vary by market and may be lower	7.80% 6.80%
Surrender Charges	Decreasing charge for 10 years		Decreasing charge for 10 years		Decreasing charge for 10 years		Decreasing charge for 10 years	
Riders	SVER Term Insurance - 2 Return of Premium - 2 SVER Term Insurance - Corp Premier Living Benefits ART Guaranteed Insurability Disability Waiver of Charges	Disability Benefit Rider Conversion Rider	ART ART - Additional Insured Waiver of Charges Automated Income Option Overloan Protection II Rider NLG Rider Varying Increase Rider		ART - Additional Insured Waiver of Charges Automated Income Option Overloan Protection II Rider Premier Living Benefits NLG Rider		Accelerated Living Benefit Rider ART - Individual ART - Survivor Conversion Enhanced Policy Split Estate Preservation Medium Duration NLG	Policy Split SVER Term Insurance
Lifetime DB Guarantees	Up to lifetime via rider		Up to lifetime via rider		Up to lifetime via rider		No. 3 to 10 year base guarantee (issue age dependent), can guarantee as long as younger insured's age 90.	
Unisex Rates	Yes		Yes		Yes		Yes	
Fixed Crediting Method								
Participation Rate	Annual Pt-to-Pt: 100% 2 Year Pt-to-Pt: 100% High Par 5-Year: 105%	Int. Pt-to-Pt: 100% High Par 1 Year: 140%	Annual Pt-to-Pt: 100% 2 Year Pt-to-Pt: 100% High Par 5-Year: 105%	Int. Pt-to-Pt: 100% High Par 1 Year: 140%	Annual Pt-to-Pt: 100% 1 Year High Par: 140%		100% 105% for High Par 5-Year	
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	NA		NA		2% upon surrender or death		NA	
Market Indices	S&P 500 Composite Index: Hang Seng EURO STOXX 50 MSCI Emerging Markets		S&P 500 Composite Index: Hang Seng EURO STOXX 50 MSCI Emerging Markets		S&P 500 Composite Index: Hang Seng EURO STOXX 50 MSCI Emerging Markets		S&P 500 Composite Index: Hang Seng EURO STOXX 50 MSCI Emerging Markets	
Index Crediting Strategies	Annual Point-to-Point 2 Year Point-to-Point High Par 5-Year International Annual Point-to-Point High Par 1 year		Annual Point-to-Point 2 Year Point-to-Point High Par 5-Year International Annual Point-to-Point		Annual Point-to-Point 1 Year High Par International Annual Point-to-Point		Annual Point-to-Point 2 Year Point-to-Point High Par 5-Year International Annual Point-to-Point	

INDEXED UL/SUL PRODUCT FEATURES

Carrier Name	Penn Mutual		Penn Mutual		Principal		Prudential	
Product	Accumulation Builder Choice IUL		Survivorship Plus IUL		Indexed Universal Life Flex		Prulife Index Advantage UL	
Available Risk Classes	Preferred Plus NT Standard NT Standard Smoker	Preferred NT Preferred Smoker	Preferred Plus NT Standard NT Standard Smoker	Preferred NT Preferred Smoker	Super Preferred NT Preferred NT Super Standard NT Standard NT	Preferred Tobacco Standard Tobacco	Preferred Best Non-Smoker Plus Preferred Smoker	Preferred NT Non- Smoker Smoker
Issue Ages	Ages 0-85		Ages 20-85 Max of 30yrs difference between insureds		Super Preferred: Ages 20 - 80 All other classes: Ages 20 - 85		Ages 0-85 Max of 30yrs difference between insureds	
Min Face Amount	Ages 0-70 \$50,000 Ages 71+ \$100,000		\$200,000.00		\$100,000.00		Ages 0-80 \$100,000 Ages 81-85 \$250,000	
DB Options	Option 1= level Option 2= increasing		Option 1= level Option 2 = increasing		Option 1= level Option 2 = increasing Option 3 = Face + Premiums		Option 1= level Option 2= increasing	
Guaranteed Interest Rate	1.00%		2.00%		2.00%		2.00%	
Loan Rate(s)	6.00% 5.50%	years (1-10) years 11+	4.00% 6.00%	Traditional Indexed	Years 1 - 10 Years 11+ Current and Guaranteed, Traditional Loans Only	3.50% 2.00%	4.00% 3.25%	Standard (yrs 1-10) Preferred (yrs 11+)
Interest Credited on Policy Loans	Traditional yrs 1-10 Traditional yrs 11+	5.00% 5.25%	Traditional yrs 1-10 Traditional yrs 11+ Indexed	3.00% 3.75% 2% (+indexed accum.)	All Years Current and Guaranteed, Traditional Loans Only	2.00%	3.00%	
Loads/Fees	8% of all premiums, \$9/mo. (max), plus per \$1,000 charges yrs 1-10		10% of all premiums (15% max); plus \$50/mo yr 1, \$15/mo. Yrs 2; plus per \$1,000 charges yrs 1 - 10		Premium Load: 8% to target (15% gtd.) / 13% above target (15% gtd.). Monthly Admin: \$7.50 (\$10.00 gtd.). Per \$1K of face charge; varies by band (\$1M+), & insured characteristics (gtd. is 125% of current). COIs: Banded (\$1M+)		8% premium expense charge; \$20 mo., plus monthly admin and COI's; asset based charge 0.72; premium -based admin 3.75%	
Surrender Charges	Decreasing charge for 9 years;		Decreasing charge for 14 years;		Decreasing charge for 19 years		Based on client's age, face amount, and UW category; declines annually after issue	
Riders	Accelerated DB Accidental DB Chronic Illness Accelerated DB Disability Completion Benefit GTD increase option Supplemental term Supplement benefit enhancement	Disability waiver of month Waiver of surrender charge Additional term insurance Children's term ROP Overloan Protection Supp. Exchange	Chronic Illness Accelerated DB Estate Growth Benefit Estate Preservation Term Ins First Death Benefit Overloan Protection ROP Supplemental Exchange Agreement	Extended NLG Flexible PD Single Life term Policy Split option Supplemental Term	Wavier of Monthly Chrages Salary Increase Rider Children's Term Insurance Extended No Lapse Guarantee (optional) Life Paid Up Rider Chronic Illness Rider Terminal Illness Rider	Cost of Living Rider	Accidental DB Children Level Term rider Enhanced CV rider Enhanced Disability benefit Living Needs Benefit MyNeeds benefit rider Overloan Protection rider	
Lifetime DB Guarantees	Varies by age, min. of 5yrs; max of 30yrs		20yrs, Lifetime via Extended NLG rider		No. The lesser of 25 years or age 90 with rider		Varies between 10-30 years	
Unisex Rates	No		No		Yes		No	
Fixed Crediting Method	New Money / Old Money		New Money / Old Money		Portfolio		New Money / Old Money	
Participation Rate	100%		100%		100%		100%	
Floor	1%		2%		0%		0.00%	
Minimum Account Value Guarantee	NA		NA		NA			
Market Indices	S&P 500 S&P Global Broad Market Index		S&P 500		S&P 500 Price Return (PR) S&P 500 Total Return (TR)		S&P 500	
Index Crediting Strategies	Annual Point - to - Point 5 year Point - to - Point		Annual Point - to - Point		One Year Point-to-Point - S&P 500 PR One Year Monthly Average - S&P 500 TR		Annual Point - to - Point	

INDEXED UL/SUL PRODUCT FEATURES

Carrier Name	Transamerica		Transamerica		Transamerica		United States Life of NY	
Product	TransNavigator		Freedom IUL II		Freedom Global IUL II		Elite Index UL	
Available Risk Classes	Preferred Elite Preferred Preferred Tobacco	Preferred Plus Non-Tobacco Tobacco	Preferred Elite Preferred Preferred Tobacco	Preferred Plus Non-Tobacco Tobacco	Preferred Elite Preferred Preferred Tobacco	Preferred Plus Non-Tobacco Tobacco	Preferred No Tobacco Standard No Tobacco Preferred Tobacco	Preferred Plus Standard Plus NT Standard Tobacco
Issue Ages	Ages 18-70 Ages 18-75 Ages 18-85* *Max age in FL is 75	Select NS Preferred/Pref Tob. Non-Tobacco/Tobacco	Ages 18-70 Ages 18-75 Ages 18-85	Preferred Elite/Plus Preferred/Pref Tob. Non-Tobacco/Tobacco	Ages 18-70 Ages 18-75 Ages 18-85	Preferred Elite/Plus Preferred/Pref Tob. Non-Tobacco/Tobacco	Ages 18-80 Ages 18-90	Pref Plus All other classes
Min Face Amount	\$25,000.00		\$25,000.00		\$25,000.00		\$50,000.00	
DB Options	Option 1= level Option 2= increasing		Option 1= level Option 2= increasing		Option 1= level Option 2= increasing		Option 1= level Option 2= increasing Option 3= return of premium	
Guaranteed Interest Rate	2.00%		2.00%		2.00%		3.00%	
Loan Rate(s)	3.00% 2.25%	Yrs 1-10 Yrs 11+	3.00% 2.25%	Yrs 1-10 Yrs 11+	3.00% 2.25%	Yrs 1-10 Yrs 11+	Non-preferred Preferred	4.00% 3.00%
Interest Credited on Policy Loans	2%		2% in arrears		2% in arrears		3.00%	
Loads/Fees	1.03% premium expense charge yr 1-20 / 5.15% thereafter; \$12/month plus monthly admin and COI's		6% premium expense charge; \$12/month, plus monthly admin and COI's		6% premium expense charge; \$12/month, plus monthly admin and COI's		6.5% of all premiums (7.5% max), \$5/ month (\$7/mo max), plus a monthly expense charge in years 1-5 based on age and class	
Surrender Charges	Decreasing charge for 14 years		Decreasing charge for 10 years		Decreasing charge for 10 years		Decreasing charge for 9 to 14 years	
Riders	Accidental DB Full Policy Surrender Penalty waiver Disability Waiver of Monthly Deductions Disability Waiver of Premiums Guaranteed Insurability Benefit Income Protection Option Overloan Protection Rider	Additional Insured Children's Benefit Accel DB - Terminal III Base Insured Long Term Care	Accidental DB Full Policy Surrender Penalty waiver Disability Waiver of Monthly Deductions Disability Waiver of Premiums Guaranteed Insurability Benefit Income Protection Option Overloan Protection Rider	Additional Insured Children's Benefit Accel DB - Terminal III Base Insured	Accidental DB Full Policy Surrender Penalty waiver Disability Waiver of Monthly Deductions Disability Waiver of Premiums Guaranteed Insurability Benefit Income Protection Option Overloan Protection Rider	Additional Insured Children's Benefit Accel DB - Terminal III Base Insured	Accelerated DB Children's insurance benefit Level term Maturity extension Monthly guarantee premium to age 121 Waiver of mo. Ded.	
Lifetime DB Guarantees	Varies by age between 5-20yrs		Varies by age between 5-20yrs		Varies by age between 5-20yrs		10 yrs, 14yrs, or Lifetime via rider	
Unisex Rates	No		No		No		No	
Fixed Crediting Method	New money/ Old money		New money/ Old money		New money/ Old money		New money/ Old money	
Participation Rate	100%		100%		100%		100%	
Floor	0.00%		1.00%		1.00%		2% for participation rate method; 1% for cap rate method Floor varies among crediting options	
Minimum Account Value Guarantee	NA		NA		NA		NA	
Market Indices	S&P 500 EURO STOXX 50 Hang Seng Index		S&P 500		S&P 500 DJIA EURO STOXX 50 Hang Seng		S&P 500	
Index Crediting Strategies	Annual Point-to-Point		Annual Point-to-Point		Annual Point-to-Point		Annual Point-to-Point w/ Index Cap Annual Point-to-Point w/ Participation Rate	

INDEXED UL/SUL PRODUCT FEATURES

Carrier Name	United States Life of NY		United States Life of NY		United States Life of NY		United States Life of NY	
Product	Elite Global Plus II IUL		Elite Global Survivor IUL		Elite Survivor IUL		Elite Survivor IUL II	
Available Risk Classes	Preferred No Tobacco Standard No Tobacco Preferred Tobacco	Preferred Plus Standard Plus NT Standard Tobacco	Preferred No Tobacco Preferred Tobacco Standard Tobacco	Preferred Plus Standard No Tobacco	Preferred No Tobacco Preferred Tobacco Standard Tobacco	Preferred Plus Standard No Tobacco	Preferred No Tobacco Preferred Tobacco Standard Tobacco	Preferred Plus Standard No Tobacco
Issue Ages	Ages 18-80 Ages 0-17	All classes Juvenile	Ages 18-80		Ages 18-80 Ages 18-90	Pref Plus All other classes	Ages 18-80 Ages 18-90	Pref Plus All other classes
Min Face Amount	\$100,000.00		\$100,000.00		\$250,000.00		\$250,000.00	
DB Options	Option 1= level Option 2= increasing		Option 1= level Option 2= increasing Option 3= return of premium		Option 1= level Option 2= increasing Option 3= return of premium		Option 1= level Option 2= increasing Option 3= Optimum	
Guaranteed Interest Rate	2.00%		3.00%		3.00%		2% - Declared Interest Account 0.25% - Index Cap Account or Participati	
Loan Rate(s)	4% (3.85% in advance); Preferred loans yrs 11+ Choice loans available after 3rd yr		4.00%		4.00%		4.00%	
Interest Credited on Policy Loans	3%		3% yrs 1-10, 4% yrs 11+		3% yrs 1-10, 4% yrs 11+		3% yrs 1-10, 4% yrs 11+	
Loads/Fees	7% of all premiums (10% max), \$5/ month (\$20 max), plus a monthly expense charge in years 1-5 based on age and class		7% of all premiums (9% max), \$5/ month (\$7/mo max), plus a monthly expense charge in years 1-5 based on age and class		8% of all premiums, \$8/month (\$10/max), plus a monthly expense charge in yrs 1-5		8% of all premiums, \$8/month (\$10/max), plus a monthly expense charge in yrs 1-5	
Surrender Charges	Decreasing charge for 9 years		Decreasing charge for 9 years		Decreasing charge for 14 years		Decreasing charge for 14 years	
Riders	Maturity extension rider Overloan protection rider Waiver of monthly deductions		Four year term rider Maturity extension rider Overloan protection rider		Four year term rider Level term Maturity extension Overloan protection		Four year term rider	
Lifetime DB Guarantees	1 year or 10 year DB guarantees		1 year or lesser of 30yrs or age 90		10 years or 14 year DB guarantee		No	
Unisex Rates	Yes		Yes		Yes		Yes	
Fixed Crediting Method	New money/ Old money		New money/ Old money		New money/ Old money		New money/ Old money	
Participation Rate	55%		55%		100%		100% - for Cap index strategy 70% - for Participation Rate index strategy	
Floor	0%		0%		2% for participation rate method; 1% for cap rate method Floor varies among crediting options		2% - Declared Interest Account 0.25% - Index Cap Account or Participation Rate Account	
Minimum Account Value Guarantee	NA		NA		NA		0.25%	
Market Indices	S&P 500 DJIA EURO STOXX 50 Hang Seng		S&P 500 DJIA EURO STOXX 50 Hang Seng		S&P 500		S&P 500	
Index Crediting Strategies	5-year Point-to-Point 1-year Point to Point		1-year Point-to-Point		1-year Annual Point-to-Point		Annual Point-to-Point	

INDEXED UL/SUL PRODUCT FEATURES

Carrier Name	Voya		Voya		Voya		Voya	
Product	Voya IUL-Global		Voya IUL - Global Choice		Voya IUL - Protector		Voya IUL-GDB	
Available Risk Classes	Super Pref NT Standard No Tobacco Standard Tobacco	Super Pref NT Standard No Tobacco	Super Pref NT Standard NT Standard Tobacco	Pref NT Pref Tobacco	Super Pref NT Standard NT Standard Tobacco	Pref NT Pref Tobacco	Super Pref NT Standard NT Standard Tobacco	Pref NT Pref Tobacco
Issue Ages	Ages 16-80 Ages 16-85 Ages 0-90 Ages 16-90	Super Preferred Preferred Standard NT Standard Tobacco	Ages 16-80 Ages 16-85 Ages 0-90 Ages 16-90	Super Preferred Preferred Standard NT Standard Tobacco	Ages 16-80 Ages 16-85 Ages 0-90 Ages 16-90	Super Preferred Preferred Standard NT Standard Tobacco	Ages 0-70 Ages 16-70 Ages 18-70	Standard NT Standard Tobacco All other classes
Min Face Amount	\$100,000.00		\$50,000.00		\$50,000 Up to age 85 \$250,000 Ages 86-90		\$50,000	
DB Options	Option 1= level Option 2= increasing Option 3= return of premium		Option 1= level Option 2= increasing		Option 1= level Option 2= increasing		Option 1= level Option 2= increasing	
Guaranteed Interest Rate	Fixed strategy Indexed strategy	2% 1%	Fixed strategy Indexed strategy	2% 0%	Fixed strategy Indexed strategy	2% 0%	Fixed strategy Indexed strategy	2% 1%
Loan Rate(s)	Preferred Non-Preferred	2.15% 3.00%	Preferred Non-Preferred Select Loan	2.15% 3.00% 6.00%	Preferred Non-Preferred Select Loan	2.15% 3.00% 6.00%	Select and Traditional	6.00%
Interest Credited on Policy Loans	2%		Traditional Loan Select Loan	2% depends on the index	Traditional Loan Select Loan	2% depends on the index	Traditional yrs 1-10 Traditional yrs 11+ Select Loan	4.50% 5.50% depends on index
Loads/Fees	15% premium expense charge; \$30/month, plus monthly admin and COI's		15% premium expense charge; \$30/month, plus monthly admin and COI's		7% premium expense yr 1, 3% yrs 2+ \$30/mo, plus monthly admin and COI's		23% premium expense yrs 1-4, 10% yrs 5+ \$30/mo. Plus monthly admin and COI's	
Surrender Charges	Decreasing charge for 9 years		Decreasing charge for 9 years		Decreasing charge for 20 years		Decreasing charge for 14 years	
Riders	Accelerated death benefit Additional insured Overloan lapse protection Waiver of COI rider Waiver of specified premium Waiver of surrender charge	Adjustable term rider	Accelerated death benefit Additional insured Overloan lapse protection Waiver of COI rider Waiver of specified premium Early CV Rider	Adjustable term rider	Accelerated death benefit Additional insured Overloan lapse protection Waiver of COI rider Waiver of specified premium	Adjustable term rider	Accelerated death benefit Additional insured Overloan lapse protection Waiver of specified premium	
Lifetime DB Guarantees	No		No		Lesser of 20yrs or age 90, not less than 5yrs		Lifetime	
Unisex Rates	Yes		Yes		Yes		Yes	
Fixed Crediting Method	Portfolio		Portfolio		Portfolio		Portfolio	
Participation Rate	65%		1-Year Point to Point 100% 2-Year Global Index 20% 5-Year Global Index 15%		100%		100%	
Floor	1%		0%		0%		1%	
Minimum Account Value Guarantee	NA		NA		NA		NA	
Market Indices	S&P 500 EURO STOXX 50	Hang Seng	S&P 500 EURO STOXX 50 Hang Seng		S&P 500		S&P 500	
Index Crediting Strategies	5-Year Point-to-Point		1-Year Point to Point 2-Year Global Index 5-Year Global Index		1-Year Point to Point		1-Year Point to Point	

INDEXED UL/SUL PRODUCT FEATURES

Carrier Name	Zurich Life		Zurich Life		Zurich Life of NY	
Product	Index UL		Survivor Index UL		Index UL	
Available Risk Classes	Preferred No Tobacco Preferred Tobacco Standard Tobacco	Preferred Plus Standard Plus NT Standard No Tobacco	Preferred No Tobacco Preferred Tobacco Standard Tobacco	Preferred Plus Standard No Tobacco	Preferred No Tobacco Preferred Tobacco Standard Tobacco	Preferred Plus Standard Plus NT Standard No Tobacco
Issue Ages	Ages 0-85 (80 max in CA)		Ages 0-85 (80 max in CA)		Ages 0-85	
Min Face Amount	\$250,000.00		\$500,000.00		\$250,000.00	
DB Options	Option 1= level Option 2= increasing		Option 1= level Option 2= increasing Option 3= return of premium		Option 1= level Option 2= increasing	
Guaranteed Interest Rate	3.00% fixed account		3.00% fixed account		3.00% fixed account	
Loan Rate(s)	5% charged yrs 1-9 4% charged yrs 10+		5% charged yrs 1-9 4% charged yrs 10+		5% charged yrs 1-9 4% charged yrs 10+	
Interest Credited on Policy Loans	4% credited annually yrs 1-9 4% credited yrs 10+		4% credited annually yrs 1-9 4% credited yrs 10+		4% credited annually yrs 1-9 4% credited yrs 10+	
Loads/Fees	Premium charge: 8% all years Expense charge: 14% yrs (1-10); 3.6% yrs (11-15) 0.75% yrs (16-20); 0.07% yrs (20+)		Premium charge: 8% all years Expense charge: 14% yrs (1-10); 3.6% yrs (11-15) 0.75% yrs (16-20); 0.07% yrs (20+)		Premium charge: 8% all years Expense charge: 14% yrs (1-10); 3.6% yrs (11-15) 0.75% yrs (16-20); 0.07% yrs (20+)	
Surrender Charges	Decreasing charge for 14 years		Decreasing charge for 14 years		Decreasing charge for 14 years	
Riders	Lapse Protection Period Extension Lapse Protection Stop Year Accelerated Death Benefit Maturity Extension Overloan Protection		Lapse Protection Period Extension Lapse Protection Stop Year Accelerated Death Benefit Maturity Extension Overloan Protection		Lapse Protection Period Extension Lapse Protection Stop Year Accelerated Death Benefit Overloan Protection	
Lifetime DB Guarantees	No (rider allows for greater of 5yrs or to age 90)		No (rider allows for greater of 5yrs or to age 90)		No (rider allows for greater of 5yrs or to age 90)	
Unisex Rates	NO		NO		NO	
Fixed Crediting Method						
Participation Rate	100%		100%		100%	
Floor	1%/0%/0% Floor varies among crediting options		1%/0%/0% Floor varies among crediting options		1%/0%/0% Floor varies among crediting options	
Minimum Account Value Guarantee						
Market Indices	S&P 500 Dow Jones - UBS Commodity Index Russell 2000 MSCI EAFE MSCI Emerging Markets		S&P 500 Dow Jones - UBS Commodity Index Russell 2000 MSCI EAFE MSCI Emerging Markets		S&P 500 Dow Jones - UBS Commodity Index Russell 2000 MSCI EAFE MSCI Emerging Markets	
Index Crediting Strategies	1-year Annual Point-to-Point		1-year Annual Point-to-Point		1-year Annual Point-to-Point	