

INDEXED UL/SUL PRODUCTS

Carrier Name	Accordia Life		Accordia Life		Accordia Life		Accordia Life	
Product	Lifetime Foundation		Lifetime Builder		Provider		Survivorship Builder	
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	Pref Non Tobacco Pref Tobacco Standard Tobacco	Premier NT Standard Non Tobacco	Premier NT Standard Non Tobacco Standard Tobacco	Preferred NT Standard Non Tobacco
Issue Ages	Ages 18-75 Ages 18-85 Ages 18-85	Premier Preferred NT All other classes	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
Min Face Amount	\$100,000		\$100,000		\$100,000		\$250,000	
DB Options	Option 1= level Option 2= increasing		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	
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		5%; Preferred loans (2%) available after 10th yr; Fixed and variable loans available	
Interest Credited on Policy Loans	2.00% 0.05834684		2.00%		2.00%		2.00%	
Loads/Fees	10% Premium Expense Charge all years / 5% Policy Fee all years 10yr Policy Expense Charge		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	
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 Overloan Protection Waiver of Spec premium	Additional insured DB ROP Guar. Purchase option Wellness for Life	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	
Premium Deposit Fund	No		No		No		No	
Lifetime DB Guarantees	coincides with RAP ranges from 30yrs (18-35) to 5yrs (76-85)		5 years or Lifetime via rider		No		5 year DB guarantee	
Unisex Rates	No		No		No		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		Portfolio; 1-Yr Fixed Term; 5-Yr Fixed Term	
Participation Rate	100% 200% option		100%		100%		100%	
Floor	0%		0%		0%		0%	
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.		2% Minimum Guarantee applied every five years, at death, surrender or exchange.	
Market Indices	S&P 500 Hang Seng		S&P 500 Dow Jones Industrial Average	NASDAQ-100	S&P 500 Dow Jones Industrial Average	NASDAQ-100	S&P 500 NASDAQ-100	
Index Crediting Strategies	1-Yr Fixed-Term 1-Yr Point-to-Point 1-Yr Monthly Cap 1-Yr Point to Point Increased Participation 2-Yr Point-to-Point	5-Yr Fixed-Term 1-Yr International Index 2-Yr Monthly Cap	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.

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Carrier Name	AIG		AIG		AIG		AIG	
Product	Value + IUL		Elite Global Plus II		Elite Index II		Elite Global Survivor	
Available Risk Classes	Preferred No Tobacco Standard No Tobacco Preferred Tobacco Juvenile	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	Preferred No Tobacco Preferred Tobacco Standard Tobacco	Preferred Plus Standard No Tobacco
Issue Ages	Ages 18-80 Ages 81-85 Ages 0-17	All Rate Classes Except Preferred Plus Juvenile	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	
Min Face Amount	\$100,000		\$100,000		\$50,000		\$100,000	
DB Options	Option 1= level Option 2= increasing Option 3 = Optimal Switch		Option 1= level Option 2= increasing		Option 1= level Option 2= increasing Option 3 = Optimal Switch		Option 1= level Option 2= increasing	
Guaranteed Interest Rate	2.00%	Declared	3.00%	Declared	2% - Declared Interest Account 0.25% - Index Cap Account or Participation Rate Account		3.00%	
Loan Rate(s)	4.00% Choice Loans: 6%		4.00% Choice Loans: 6%		4% (3.85% in advance); Preferred loans yrs 11+ 6% Choice loans available after 3rd yr		4% (3.85% payable in advance) Preferred loans available yrs 11+	
Interest Credited on Policy Loans	7.25% on Participating Loans 2.65% on Declared Interest Account				3% on Standard and Preferred Choice are participating		Non-preferred Preferred	3% 0% spread (Non Guar)
Loads/Fees	Years 1-5: 12%, Years 6-10: 7.5%, Years 11+ Plus a monthly expense charge in \$10(Max) years 1-5 based on age and class		7% of all premiums (10% max), \$5/ month (\$20 max), plus a monthly expense charge in years 1-5 based on age and class		Years 1-5 12%, Years 6-10 7% Years 11+ 4.85% (12% max), \$10/ month (\$10/mo max), plus a monthly expense charge in years 1-5 based on age and class		7% of all prem (Max 9%) plus monthly expense 10 year \$5 (Max 7.00)	
Surrender Charges	Decreasing charge for 14 years		Decreasing charge for 9 years		Decreasing charge for 9 to 14 years		9 years	
Riders	Accelerates Access Solution Terminal illness rider Waiver of monthly deductions Accidental DB Child Insurance Benefit Spouse/Other Insured Term Rider		Maturity extension rider Overloan protection rider Terminal illness rider Waiver of monthly deductions		Accelerated DB Children's insurance benefit Accidental DB Waiver of mo. Ded. Overloan protection Spouse/other insured		Four year term rider Maturity extension rider Overloan protection rider	
Premium Deposit Fund	Not for IUL		Not for IUL		Not for IUL		Not for IUL	
Lifetime DB Guarantees	No				No		No	
Unisex Rates	No		No		No		Yes	
Fixed Crediting Method	New money/ Old money		New money/ Old money		New money/ Old money		New money/ Old money	
Participation Rate	115%		70%		1 year index interest Cap Account - 100% 1year index Interest Participation Rate Account - 70%		45%	
Floor	.25%/.25% Floor varies among crediting options		.25%/0% Floor varies among crediting options		2% - Declared Interest Account 0.25% - Index Cap Account or Participation Rate Account		0%	
Minimum Account Value Guarantee	NA		NA		NA		NA	
Market Indices	S&P 500 ML Strategic Balanced Index		S&P 500 DJIA EURO STOXX 50 Hang Seng		S&P 500		S&P 500 DJIA EURO STOXX 50	Hang Seng
Index Crediting Strategies	Participation Rate 1-year Point to Point Cap Rate 2% Declared Fixed Account		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		5-year Point-to-Point 1-year Point-to-Point	

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Carrier Name	AIG		Allianz Life		Allianz Life		American National	
Product	Elite Survivor Index II		Life Pro+ IUL		GenDex Survivor ISUL		ANICO Indexed UL	
Available Risk Classes	Preferred No Tobacco Preferred Tobacco Standard Tobacco	Preferred Plus Standard No Tobacco	Preferred Plus Standard NT Standard Tobacco	Preferred No Tobacco Preferred Tobacco Juvenile	Preferred Plus Standard NT Standard Tobacco	Preferred No Tobacco Preferred Tobacco Juvenile	Preferred Plus Standard Plus NT Preferred Tobacco	Preferred NT Standard NT Standard Tobacco
Issue Ages	Ages 20-80 Ages 81-90	All rate classes Except Pplus	Ages 18-80 Ages 0-17 Age Last Birthday	All Classes Juvenile	Ages 18-80 Age Last Birthday		Ages 0-85	
Min Face Amount	\$250,000		\$100,000		\$250,000		\$25,000	
DB Options	Option 1= level Option 2= increasing Option 3= Optimal Switch		Option A Level Option B Increasing Option C ROP		Option A Level Option B Increasing Option C ROP		Option 1= level Option 2= increasing Option 3= return of premium	
Guaranteed Interest Rate	2% - Declared Interest Account 0.25% - Index Cap Account or Participati		2.00%		2.00%		2.50%	
Loan Rate(s)	4% (3.85% in advance); Preferred loans yr 6% Choice loans available after 3rd yr		Participating Standard yrs 1-10 Preferred yrs 11+	7.00% 4.00% 2.00%	Participating Standard yrs 1-10 Preferred yrs 11+	7.00% 4.00% 2.00%	6% Fixed and variable loans available	
Interest Credited on Policy Loans	3% on Standard and Preferred Choice are participating		Participating Standard/Preferred	Offset by mrkt gains 2.00%	Participating Standard/Preferred	Offset by mrkt gains 2.00%	No interest credited	
Loads/Fees	Year 1-5 : 12% Year 6-10: 7% Year 11+: 5% of all premiums, \$10/mo a monthly expense charge in yrs 1-5		5% of all premiums, \$7.50/mo. Plus a monthly expense charge in yrs 1-10, plus monthly asset based charge		8% of all premiums, \$10.00/mo. (\$15/max) Plus a monthly expense charge in yrs 1-5, plus monthly asset based charge		6% premium load, plus \$5/mo., plus monthly expense charge per \$1,000	
Surrender Charges	Decreasing charge for 14 years		Decreasing charge for 15 years		Decreasing charge for 19 years		Decreasing for 10 years	
Riders	Four year term rider Maturity extension Overloan protection		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	Enhanced liquidity Estate protection First - to - die Waiver of monthly deduction Waiver of specified premium	Loan protection	Accelerated DB Additional protection benefit Children's term Gtd. Increase option Disability waiver of minimum premium Disability waiver of stipulated premium Signature Term Rider (10, 15, 20 yrs)	
Premium Deposit Fund	Not for IUL		Yes - rate declared annually		Yes - rate declared annually		No	
Lifetime DB Guarantees	No		10 year DB guarantee		10 year DB guarantee		10 year DB guarantee	
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	70%		100% guaranteed lifetime, up to monthly cap		100% guaranteed lifetime, up to monthly cap		100%	
Floor	2% - Declared Interest Account 0.25% - Index Cap Account or Participation Rate Account		0%/2% Floor varies among crediting options		1%		0%	
Minimum Account Value Guarantee	NA		NA		NA		NA	
Market Indices	S&P 500		S&P 500 EURO STOXX 50	NASDAQ-100 "Blended Index"	S&P 500 EURO STOXX 50	NASDAQ-100 "Blended Index"	S&P 500	
Index Crediting Strategies	Annual Point-to-Point		Annual Point to Point Monthly Sum	Monthly Average	Annual Point to Point Monthly Sum	Monthly Average	Annual Point - to - Point	

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Carrier Name	AXA Equitable		AXA Equitable		AXA Equitable		AXA Equitable	
Product	Brightlife Grow		Brightlife Protect		BrightLife Grow Survivorship		BrightLife Protect Survivorship	
Available Risk Classes	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	Preferred NTU Standard NTU Preferred TU	Standard Plus NTU Standard TU	Preferred NTU Standard NTU Preferred TU	Standard Plus NTU Standard TU
Issue Ages	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 20-70 Ages 20-80 Ages 20-90 Ages 20-85	Preferred NT Standard Plus Standard All other classes	Ages 20-70 Ages 20-80 Ages 20-90 Ages 20-85	Preferred NT Standard Plus Standard All other classes
Min Face Amount	\$50,000 all issue ages \$250,000 if CVPlus is elected		\$50,000 all issue ages \$250,000 if CVPlus is elected		\$100,000 all issue ages \$250,000 if CVPlus is elected		\$100,000 all issue ages \$250,000 if CVPlus is elected	
DB Options	Option A= level Option B= increasing Option C = Optimal Switch		Option A= level Option B= increasing Option C = Optimal Switch		Option A= level Option B= increasing		Option A= level Option B= increasing	
Guaranteed Interest Rate	2.00%		2.00%		0.02		0.02	
Loan Rate(s)	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%	Yrs 1-10 Yrs 11+	3.00% 2.00%
Interest Credited on Policy Loans	2.00%		2.00%		0.02		0.02	
Loads/Fees	Premium charge of 8% (yr 1-2); 6% thereafter admin charge \$10/month all years 50bps Annual Segment charge on Plus options		Premium charge of 8% (yr 1-2); 6% thereafter admin charge \$10/month all years		Premium charge of 10% (yr 1-2); 6% thereafter (current & 10% guaranteed) admin charge \$10/month all years 50bps Annual Segment charge on Plus options		Premium charge of 10% all years (current & guaranteed) admin charge \$10/month all years	
Surrender Charges	15 years		15 years		15 years		15 years	
Riders	LTC Services Rider Cash Value Plus ROP Rider Waiver of Monthly Deductions Living Benefits Rider 2% interest guarantee endorsement Option to purchase additional insurance rider	Child term Charitable legacy	LTC Services Rider Cash Value Plus ROP Rider Waiver of Monthly Deductions Living Benefits Rider 2% interest guarantee endorsement Option to purchase additional insurance rider	Child term Charitable legacy	Cash Value Plus Option To Split Upon Divorce (OSD) Estate Protector Rider (EPR) ROP rider Option To Split Upon Federal Tax Law Change Rider Living Benefits Rider 2% interest guarantee endorsement		Cash Value Plus Option To Split Upon Divorce (OSD) Estate Protector Rider (EPR) ROP rider Option To Split Upon Federal Tax Law Change Rider Living Benefits Rider 2% interest guarantee endorsement	
Premium Deposit Fund	No		No		No		No	
Lifetime DB Guarantees	Lesser of 10 years or age 90		Lesser of 15 years or age 90		Lesser of 10 years or until attained age 90 for younger insured		Lesser of 15 years or until attained age 90 for younger insured	
Unisex Rates	Yes		Yes		Yes		Yes	
Fixed Crediting Method	New money		New money		New money		New money	
Participation Rate	100%		100%		100% / 150% / 200%		1	
Floor	0%		0%		0		0	
Minimum Account Value Guarantee	NA		NA		N/A		N/A	
Market Indices	S&P 500 Russell 2000 EAFE		S&P 500		S&P 500 Russell 2000 EAFE		S&P 500	
Index Crediting Strategies	1-year Point-to-Point (all indices) 3-year Point-to-Point (S&P 500) Guaranteed Interest Account	Core & Plus versions Core & Plus versions	1-year Point-to-Point (all indices) Fixed Account		1-year Point-to-Point (all indices) 3-year Point-to-Point (S&P 500) Guaranteed Interest Account	Core, Plus & Hi Par versions Core & Plus versions	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 3 months - 90 Ages 20-80 Ages 20-90	Standard NS Super Preferred NS All other classes
Min Face Amount	\$100,000		\$100,000		\$50,000		\$50,000	
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%		2.00%	
Loan Rate(s)	Fixed Yrs 1-10 Fixed Yrs 11+ Collateral Loan	 8.00%	 8.00%	 8.00%	Variable		Fixed on Standard Loans, variable on index loans	
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+		Current Charged years 1-10 years 11+	Current Credited 3.25% 2% 2.00%
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 Return of Premium Vitality Healthy Engagement		Accelerated benefit Cash Value Enhancement Disability payment of specified premium LTC Rider Overloan Protection Return of Premium Vitality Healthy Engagement	
Premium Deposit Fund	No		No		No		No	
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		Available		Available	
Fixed Crediting Method	New money/ Old money		New money/ Old money		Portfolio		Portfolio	
Participation Rate	100%		100%		Capped Account Uncapped Account High Participation Account	100% 100% 160%	Capped Account Uncapped Account High Participation Account	100% 100% 160%
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 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)		Monthly Average 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, High Par, and Uncapped)		Annual Point-to-Point (Capped, High Par, 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		\$25,000		\$100,000 LSW \$25,000 National Life		\$250,000	
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% Variable Loans available	Fixed	2.50% Variable Loans available	Fixed	2.50% Variable Loans available	Fixed
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 Prem	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
Premium Deposit Fund	No		No		No		No	
Lifetime DB Guarantees	20yrs or to Life Expectancy		5-30yrs 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 500 110% 1 yr Pt-to-Pt (Par Focus) S&P 500 25% 1 yr Pt-to-Pt (No Cap) S&P 500	30% 1 yr Pt-to-Avg S&P500 100% 1 yr Pt-to-Pt (Cap) MSCI	100% 1 yr Pt-to-Pt (Cap Focus) S&P 500 110% 1 yr Pt-to-Pt (Par Focus) S&P 500 25% 1 yr Pt-to-Pt (No Cap) S&P 500	30% 1 yr Pt-to-Avg S&P500 100% 1 yr Pt-to-Pt (Cap) 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	

INDEXED UL/SUL PRODUCTS

Carrier Name	Lincoln Life		Lincoln Life		Lincoln Life		Lincoln Life	
Product	LifeReserve IUL Accumulator		LifeReserve IUL Protector		WealthAdvantage IUL		WealthPreserve SIUL	
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 Nontobacco Standard Nontobacco Standard Tobacco	
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 0-85 Ages 15-85	Pref Plus, Preferred Standard Nontobacco Std Tob	Ages 20-80 Ages 20-85 Ages 20-85	Preferred Nontobacco Standard Nontobacco Std Tob
Min Face Amount	\$100,000		\$100,000		\$100,000			
DB Options	Option 1= level Option 2= increasing		Option 1= level Option 2= increasing		Option 1= level Option 2= increasing Option 3= face plus premiums paid		Option 1= level Option 2= increasing	
Guaranteed Interest Rate	1% for all indexed accounts 1% up to age 100, 3% thereafter for fixed account		1% for all indexed accounts 1% up to age 100, 3% thereafter for fixed account		1% for all indexed accounts 1% up to age 100, 3% thereafter for fixed account		1% for all indexed accounts 1% up to age 100, 3% thereafter for fixed account	
Loan Rate(s)	5% YRS 1-10; 6% YRS 11+ for participating loan 3% YRS 1-10; 2% YRS 11+ for fixed loan		5% all years for participating loan 3% YRS 1-10; 2% YRS 11+ for fixed loan		6% YRS 1-10; 5% YRS 11+ for participating loan 3% YRS 1-10; 2% YRS 11+ for fixed loan		6% YRS 1-10; 5.5% YRS 11+ for participating loan 3% YRS 1-10; 2% YRS 11+ for fixed loan	
Interest Credited on Policy Loans	Crediting mimics indexed or fixed account crediting for participating loans 2% fixed creding rate all years for fixed loans		Crediting mimics indexed or fixed account crediting for participating loans 2% fixed credint rate all years for fixed loans		Crediting mimics indexed or fixed account crediting for participating loans 2% fixed creding rate all years for fixed loans		Crediting mimics indexed or fixed account crediting for participating loans 2% fixed creding rate all years for fixed loans	
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		7% yrs 1-10; 5% yrs 11+; \$6/mo charge; COI's banded by face amount		6% all years; \$15/mo charge; COI's banded by face amount	
Surrender Charges	Decreasing charge for 9 years		Decreasing charge for 9 years		Decreasing charge for 9 years		Decreasing charge for 15 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 Gtd insurability 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 Change of insured DI Waiver of Monthly Deductions DI Waiver of Specified Premium LifeEnhance ADB for Chronic Illness Surrender Value Enhancement Endorsement	Accel DB - Critical Ill. Children's term rider Supplemental term 'Supp term: other ins'd Gtd insurability Overloan Protection	Accelerated DB Estate Protection Rider Extended No-Lapse Minimum Premium Rider LifeEnhance ADB for Chronic Illness Overloan Protection	
Premium Deposit Fund	Yes - 1% annual rate		Yes - 1% annual rate		Yes - 1% annual rate		Yes - 1% annual rate	
Lifetime DB Guarantees	10year DB guarantee		20yrs or to age 90 depending on age		10year DB guarantee		30yrs or to age 85 depending on issue age and rider selection	
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% guaranteed for Capped Account		100% guaranteed for Capped Account	
Floor	1%		1%		1% guaranteed on all accounts		1% guaranteed on all accounts	
Minimum Account Value Guarantee	NA		NA		NA			
Market Indices	S&P 500		S&P 500		S&P 500		S&P 500	
Index Crediting Strategies	Capped Annual Point-to-Point Uncapped Annual Point-to-Point High Participation Annual Point-to-Point		Annual Point-to-Point Annual Monthly Average Annual Monthly Cap		Capped Annual Point-to-Point Uncapped Annual Point-to-Point High Participation Annual Point-to-Point		Capped Annual Point-to-Point Uncapped Annual Point-to-Point High Participation Annual Point-to-Point	

INDEXED UL/SUL PRODUCTS

Carrier Name	Minnesota Life		Minnesota Life		Minnesota Life		Minnesota Life	
Product	Eclipse IUL		Eclipse Protector IUL		Eclipse Survivor IUL		Eclipse Survivor Pro IUL	
Available Risk Classes	Preferred Select Standard NS Standard Tobacco	Preferred NT Preferred Smoker	Preferred Select Non-Tobacco Plus Preferred Tobacco	Preferred NT Standadrd NT Standard Tobacco	Preferred Select Non-Tobacco Plus Preferred Tobacco	Preferred NT Standadrd NT Standard Tobacco	Preferred Select Non-Tobacco Plus Preferred Tobacco	Preferred NT Standadrd NT Standard Tobacco
Issue Ages	Ages 0-85		Ages 0-90		Ages 20-90		Ages 20-90	
Min Face Amount	\$100,000		\$100,000		\$200,000		\$200,000	
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%		4.00%	
Interest Credited on Policy Loans	3.00% 3.90%	yrs 1-10 yrs 11+	3.00% 3.90%	yrs 1-10 yrs 11+	3.00% 3.90%	yrs 1-10 yrs 11+	3.00% 3.90%	yrs 1-10 yrs 11+
Loads/Fees	7% of premiums (Max); \$12/mo policy fee (max) plus COI's		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	
Surrender Charges	Decreasing charge for 10 years		Decreasing charge for 15 years		Decreasing charge for 10 years		Decreasing charge for 15 years	
Riders	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	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 Inserest Accumulation Policy Split	Estate Preservation Choice Early Values First to Die Overloan Protection Premium Deposit Account Single Life Term Surrender Value Enhancement	Estate Preservation Inserest Accumulation Policy Split Performance DB Gtd Term Ins
Premium Deposit Fund	Yes - 2.50% up to 7 payments, 3.00% for 8 - 10 payments		Yes - 2.50% up to 7 payments, 3.00% for 8 - 10 payments		Yes - 2.50% up to 7 payments, 3.00% for 8 - 10 payments		Yes - 2.50% up to 7 payments, 3.00% for 8 - 10 payments	
Lifetime DB Guarantees	Lifetime via DB Guarantee Agreement		Lifetime via DB Guarantee Agreement		None		Lifetime via Performance DB Guarantee Agreement	
Unisex Rates	Yes		Yes		Yes		Yes	
Fixed Crediting Method	Portfolio		Portfolio		Portfolio		Portfolio	
Participation Rate	100%		100%		100%		100%	
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	2% Minimum Guarantee applied every five years, at death, surrender or exchange.							
Market Indices	S&P 500 EURO STOXX 50		S&P 500 EURO STOXX 50		S&P 500 EURO STOXX 50		S&P 500 EURO STOXX 50 Russell 2000 Barclays Capital US Agreegate Bond	
Index Crediting Strategies	Annual Point-to-Point		Annual Point-to-Point		Annual Point-to-Point		Annual Point-to-Point	

INDEXED UL/SUL PRODUCTS

Carrier Name	Minnesota Life		Nationwide		North American		North American	
Product	Omega Builder Indexed Life		YourLife Indexed UL		Builder IUL		Guarantee Builder IUL	
Available Risk Classes	Preferred Select Standard NT Preferred Tobacco	Preferred NT Standard Tobacco	Preferred Plus 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 0-80		Ages 18-80 Ages 0-85	Preferred Classes All other classes	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
Min Face Amount	\$100,000		\$100,000		\$25,000		\$25,000	
DB Options	Option 1= level Option 2= increasing		Option 1= level Option 2= increasing Option 3= ROP		Option 1= level Option 2= increasing		Option 1= level Option 2= increasing	
Guaranteed Interest Rate	2.00%		2.00%		2.00% 0.00%		Fixed Strategy Indexed Strategy	
Loan Rate(s)	4.00%		3.90% 3.25%	yrs 1-10 yrs 11+	4.50%; Preferred loans (3%) available after 6th yr; Fixed and variable loans available		6.00% 3.00%	Standard (years 1-5) Preferred (years 6+)
Interest Credited on Policy Loans	Indexed Variable Fixed	9% 4.25% 3%	2.00%		3.00%; Variable available		3.00%; Variable available	
Loads/Fees	10% of premiums (Max); \$30/mo policy fee (max) plus COI's		10% of premiums (Max); \$20/mo policy fee (max) plus COI's		5% of all premiums; plus \$8/mo		7% of all premiums, plus \$10/mo, plus per \$1,000	
Surrender Charges	Decreasing charge for 9 years		Decreasing charge for 15 years to age 65; 10 years for ages 70+		Decreasing charge for 15 years		Decreasing charge for 15 years; for 10 years for ages 81-85	
Riders	Estate Preservation Choice Early Values / Income Protection LTC Overloan Protection Premium Deposit Account Waiver of Charges / Waiver of Premium Surrender Value Enhancement	Estate Preservation Interest Accumulation Policy Split Performance DB Gtd Term Ins Guaranteed Income Inflation Agreement	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	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		
Premium Deposit Fund	Yes - 2.50% up to 7 payments, 3.00% for 8 - 10 payments		No		No		No	
Lifetime DB Guarantees	Lifetime via Performance DB Guarantee Agreement		20yrs of Lifetime via Extended DBG Rider		Varies by age, max of 20yrs		Varies by age, Lifetime via Premium Guarantee rider	
Unisex Rates	Yes		No		No		No	
Fixed Crediting Method	Portfolio		Portfolio		New Money / Old Money		New Money / Old Money	
Participation Rate	100%		100%		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)	
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee			NA		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 EURO STOXX 50 Russell 2000 Barclays Capital US Aggregate Bond		S&P 500 NASDAQ 100 Dow Jones Industrial Average		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
Index Crediting Strategies	Annual Point-to-Point		One-Year Monthly Average		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	

INDEXED UL/SUL PRODUCTS

Carrier Name	North American		North American		Pacific Life		Pacific Life	
Product	Rapid Builder IUL		Survivorship GIUL		Indexed Accumulator 4		Indexed Performer LT	
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 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
Issue Ages	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	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
Min Face Amount	\$100,000		\$200,000		\$50,000		\$50,000	
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	3.00%		3.00%		2.00%		2.00%	
Loan Rate(s)	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+	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
Interest Credited on Policy Loans	2.50%; Variable available		3.00%; Variable available		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
Loads/Fees	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		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%	
Surrender Charges	Decreasing charge for 14 years;		Decreasing charge for 20 years;		Decreasing charge for 10 years		Decreasing charge for 10 years	
Riders	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		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	
Premium Deposit Fund	No		No		No		No	
Lifetime DB Guarantees	Varies by age, max of 15yrs		Varies by age, max of 15yrs		Up to lifetime via rider		Up to lifetime via rider	
Unisex Rates	No		No		Yes		Yes	
Fixed Crediting Method	New Money / Old Money		New Money / Old Money					
Participation Rate	Daily Avg: 40% Point-to-Point: 100%		Daily Avg: 40% Point-to-Point: 100%		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%
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	3% Minimum Guarantee applied every eight years, at death, surrender or exchange.				NA		NA	
Market Indices	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)		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	Point to Point: All indices Daily Avg: S&P 500, DJIA		Point to Point: All indices Daily Avg: S&P 500, DJIA		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	

INDEXED UL/SUL PRODUCTS

Carrier Name	Pacific Life		Pacific Life		Penn Mutual		Penn Mutual	
Product	Prime IUL		Indexed Estate Preserver		Accumulation Builder Choice IUL		Survivorship Plus IUL	
Available Risk Classes	Super Preferred Nonsmoker Preferred Plus Nonsmoker Preferred Nonsmoker	Standard Nonsmoker Preferred Smoker Standard Smoker	Preferred Nonsmoker Standard Nonsmoker Standard Smoker		Preferred Plus NT Standard NT Standard Smoker	Preferred NT Preferred Smoker	Preferred Plus NT Standard NT Standard Smoker	Preferred NT Preferred Smoker
Issue Ages	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	Ages 0-85		Ages 20-85 Max of 30yrs difference between insureds	
Min Face Amount	\$50,000		\$100,000, inclusive of all riders		Ages 0-70 \$50,000 Ages 71+ \$100,000		\$200,000	
DB Options	Option 1= level Option 2= increasing Option 3= ROP		Option A = Level Option B = Increasing Option C = ROP		Option 1= level Option 2= increasing		Option 1= level Option 2 = increasing	
Guaranteed Interest Rate	2.00%		2.00%		1.00%		2.00%	
Loan Rate(s)	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%	6.00% 5.50%	years (1-10) years 11+	4.00% 6.00%	Traditional Indexed
Interest Credited on Policy Loans	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%	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.)
Loads/Fees	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%	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	
Surrender Charges	Decreasing charge for 10 years		Decreasing charge for 10 years		Decreasing charge for 9 years;		Decreasing charge for 14 years;	
Riders	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	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 charges 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
Premium Deposit Fund	No		No		No		No	
Lifetime DB Guarantees	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.		Varies by age, min. of 5yrs; max of 30yrs		20yrs, Lifetime via Extended NLG rider	
Unisex Rates	Yes		Yes		No		No	
Fixed Crediting Method					New Money / Old Money		New Money / Old Money	
Participation Rate	Annual Pt-to-Pt: 100% 1 Year High Par: 140%		100% 105% for High Par 5-Year		100%		100%	
Floor	0%		0%		1%		2%	
Minimum Account Value Guarantee	2% upon surrender or death		NA		NA		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 S&P Global Broad Market Index		S&P 500	
Index Crediting Strategies	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		Annual Point - to - Point 5 year Point - to - Point		Annual Point - to - Point	

INDEXED UL/SUL PRODUCTS

Carrier Name	Principal		Protective		Prudential		Transamerica	
Product	Indexed Universal Life Flex		Indexed Choice UL		PruLife Index Advantage UL		TransNavigator	
Available Risk Classes	Super Preferred NT Preferred NT Super Standard NT Standard NT	Preferred Tobacco Standard Tobacco	Select Preferred NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco	Preferred Best Non-Smoker Plus Preferred Smoker	Preferred NT Non-Smoker Smoker	Preferred Elite Preferred Preferred Tobacco	Preferred Plus Non-Tobacco Tobacco
Issue Ages	Super Preferred: Ages 20 - 80 All other classes: Ages 20 - 85 Max issue age 80 with ENLG Rider		Standard NT: - 0 - 75 All other classes: Ages 18 - 75		Ages 0-85 Max of 30yrs difference between insureds		Ages 18-70 Ages 18-75 Ages 18-85* *Max age in FL is 75	
Min Face Amount	\$100,000		\$100,000		Ages 0-80 \$100,000 Ages 81-85 \$250,000		\$25,000	
DB Options	Option 1= level Option 2 = increasing Option 3 = Face + Premiums		Option 1= level		Option 1= level Option 2= increasing		Option 1= level Option 2= increasing	
Guaranteed Interest Rate	2.00%		1%		2.00%		2.00%	
Loan Rate(s)	Years 1 - 10 Years 11+ Current and Guaranteed, Traditional Loans Only	3.50% 2.00%	Years 1 - 10 Years 11+	3.50% 2.00%	4.00% 3.25%	Standard (yrs 1-10) Preferred (yrs 11+)	3.00% 2.25%	Yrs 1-10 Yrs 11+
Interest Credited on Policy Loans	All Years Current and Guaranteed, Traditional Loans Only	2.00%	Current and Guaranteed, Traditional Loans Only Loaned value receives same indexed crediting rate as policy value		3.00%		2%	
Loads/Fees	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 existence (or not) of ENLG, band (\$1M+), & insured characteristics (gtd. is 125% of current). COIs: Banded (\$1M+)		8% premium expense charge yr 1 - 10, 4% thereafter except in CA & FL - 25% thereafter; \$9/month, plus monthly admin and COI's		8% premium expense charge; \$20 mo., plus monthly admin and COI's; asset based charge 0.72; premium-based admin 3.75%		1.03% premium expense charge yr 1-20 / 5.15% thereafter; \$12/mo plus monthly admin and COI's	
Surrender Charges	Decreasing charge for 19 years		Decreasing charge for 14 years		Based on client's age, face amount, and UW category; declines annually after issue		Decreasing charge for 15 years	
Riders	Wavier of Monthly Chrges 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	ExtendCare Disability Benefit Rider Accidental Death Benefit Children Term Rider Income Provider Option		Accidental DB Children Level Term rider Enhanced CV rider Enhanced Disability benefit Living Needs Benefit MyNeeds benefit rider Overloan Protection rider	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 Ill Base Insured Long Term Care	
Premium Deposit Fund	No		No		No		Not for IUL	
Lifetime DB Guarantees	No. The lesser of 25 years or age 90 with rider		Yes		Varies between 10-30 years		Varies by age between 5-20yrs	
Unisex Rates	Yes		Only in MI		No		No	
Fixed Crediting Method	Portfolio		Portfolio		New Money / Old Money		New money/ Old money	
Participation Rate	100% (current and guaranteed)		100%		100%		100%	
Floor	0% (current and guaranteed)		0.00%		0.00%		0.00%	
Minimum Account Value Guarantee	NA		NA				NA	
Market Indices	S&P 500 Price Return (PR) S&P 500 Total Return (TR)		S&P 500 Return		S&P 500		S&P 500 EURO STOXX 50 Hang Seng Index	
Index Crediting Strategies	One Year Point-to-Point - S&P 500 PR One Year Monthly Average - S&P 500 TR		One Year Point-to-Point - S&P 500 PR		Annual Point - to - Point		Annual Point-to-Point	

INDEXED UL/SUL PRODUCTS

Carrier Name	Transamerica		Transamerica		Voya		Voya	
Product	Freedom IUL II*		Freedom Global IUL II*		Voya IUL-Accumulator		Voya IUL-Global	
Available Risk Classes	Preferred Elite Preferred Preferred Tobacco	Preferred Plus Non-Tobacco Tobacco	Preferred Elite Preferred Preferred Tobacco	Preferred Plus Non-Tobacco Tobacco	Super Pref NT Standard NT Standard Tobacco	Pref NT Pref Tobacco	Super Pref NT Standard No Tobacco Standard Tobacco	Super Pref NT Standard No Tobacco
Issue Ages	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 16-80 Ages 16-85 Ages 0-90 Ages 16-90	Super Preferred Preferred Standard NT Standard Tobacco
Min Face Amount	\$25,000		\$25,000		\$50,000		\$100,000	
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%		Fixed strategy Indexed strategy	2% 1%	Fixed strategy Indexed strategy	2% 1%
Loan Rate(s)	3.00% 2.25%	Yrs 1-10 Yrs 11+	3.00% 2.25%	Yrs 1-10 Yrs 11+	Traditional yrs 1-10 Select Loan	2.00% depends on index	Preferred Non-Preferred	2.15% 3.00%
Interest Credited on Policy Loans	2% in arrears		2% in arrears		7% (max) premium expense yrs 1-4, 3% yrs 5+ \$30/mo. Plus monthly admin and COI's		2%	
Loads/Fees	6% premium expense charge; \$12/month, plus monthly admin and COI's		6% premium expense charge; \$12/month, plus monthly admin and COI's		Decreasing charge for 20 years Accelerated death benefit	Adjustable Term	15% premium expense charge; \$30/month, plus monthly admin and COI's	
Surrender Charges	Decreasing charge for 10 years		Decreasing charge for 10 years		Additional insured Overloan lapse protection		Decreasing charge for 9 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 Ill 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 Ill Base Insured	Chronic Illness Rider Waiver of specified premium Premium Deposit Fund rider Waiver of COI No Yes Portfolio		Accelerated death benefit Additional insured Overloan lapse protection Waiver of COI rider Waiver of specified premium Waiver of surrender charge	Adjustable term rider
Premium Deposit Fund	Not for IUL		Not for IUL		Yes - 3.50% current rate		Yes - 3.50% current rate	
Lifetime DB Guarantees	Varies by age between 5-20yrs		Varies by age between 5-20yrs		1-Year 100%		No	
Unisex Rates	No		No		High Par- 140%		Yes	
Fixed Crediting Method	New money/ Old money		New money/ Old money				Portfolio	
Participation Rate	100%		100%		0% NA		65%	
Floor	1.00%		1.00%		S&P 500		1%	
Minimum Account Value Guarantee	NA		NA				NA	
Market Indices	S&P 500		S&P 500 DJIA EURO STOXX 50	Hang Seng	1-Year Point to Point 1-Year High Participation		S&P 500 EURO STOXX 50	Hang Seng
Index Crediting Strategies	Annual Point-to-Point		Annual Point-to-Point		1Year 1 Year High Par	11.50% 9.50%	5-Year Point-to-Point	

INDEXED UL/SUL PRODUCTS

Carrier Name	Voya		Voya		Voya		Zurich Life	
Product	Voya IUL - Global Choice		Voya IUL - Protector		Voya IUL-GDB		Index UL	
Available Risk Classes	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	Preferred No Tobacco Preferred Tobacco Standard Tobacco	Preferred Plus Standard Plus NT Standard No 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 0-70 Ages 16-70 Ages 18-70	Standard NT Standard Tobacco All other classes	Ages 0-85 (80 max in CA)	
Min Face Amount	\$50,000		\$50,000 Up to age 85 \$250,000 Ages 86-90		\$50,000		\$250,000	
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	Fixed strategy Indexed strategy	2% 0%	Fixed strategy Indexed strategy	2% 0%	Fixed strategy Indexed strategy	2% 1%	3.00% fixed account	
Loan Rate(s)	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%	5% charged yrs 1-9 4% charged yrs 10+	
Interest Credited on Policy Loans	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	4% credited annually yrs 1-9 4% credited yrs 10+	
Loads/Fees	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		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 9 years		Decreasing charge for 20 years		Decreasing charge for 14 years		Decreasing charge for 14 years	
Riders	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		Lapse Protection Period Extension Lapse Protection Stop Year Accelerated Death Benefit Maturity Extension Overloan Protection	
Premium Deposit Fund	Yes - 3.50% current rate		Yes - 3.50% current rate		Yes - 3.50% current rate		No	
Lifetime DB Guarantees	No		Lesser of 20yrs or age 90, not less than 5yrs		Lifetime		No (rider allows for greater of 5yrs or to age 90)	
Unisex Rates	Yes		Yes		Yes		NO	
Fixed Crediting Method	Portfolio		Portfolio		Portfolio		Portfolio	
Participation Rate	1-Year Point to Point 2-Year Global Index 5-Year Global Index	100% 20% 15%	100%		100%		100%	
Floor	0%		0%		1%		1%/0%/0% Floor varies among crediting options	
Minimum Account Value Guarantee	NA		NA		NA			
Market Indices	S&P 500 EURO STOXX 50 Hang Seng		S&P 500		S&P 500		S&P 500 Dow Jones - UBS Commodity Index Russell 2000 MSCI EAFE MSCI Emerging Markets	
Index Crediting Strategies	1-Year Point to Point 2-Year Global Index 5-Year Global Index		1-Year Point to Point		1-Year Point to Point		1-year Annual Point-to-Point	

INDEXED UL/SUL PRODUCTS

Carrier Name	Zurich Life	Zurich Life of NY
Product	Survivor Index UL	Index UL
Available Risk Classes	Preferred No Tobacco Preferred Tobacco Standard Tobacco	Preferred Plus Standard No Tobacco
Issue Ages	Ages 0-85 (80 max in CA)	Ages 0-85
Min Face Amount	\$500,000	\$250,000
DB Options	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
Loan Rate(s)	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+
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+)
Surrender Charges	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 Overloan Protection
Premium Deposit Fund	No	No
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)
Unisex Rates	NO	NO
Fixed Crediting Method		
Participation Rate	100%	100%
Floor	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
Index Crediting Strategies	1-year Annual Point-to-Point	1-year Annual Point-to-Point