Carrier Name	Accordia Life		Accordia Life		Accordia Life		Accordia Life		
Product	Lifetime Foundation		Lifetime Builder		Provider		Survivorship Builder		
	Pref Non Tobacco	Premier NT	Pref Non Tobacco	Premier NT	Pref Non Tobacco	Premier NT	Premier NT	Preferred NT	
Available Risk Classes	Pref Tobacco	Standard Non Tobacco	Pref Tobacco	Standard Non Tobacco	Pref Tobacco	Standard Non Tobacco	Standard Non Tobacco	Standard Non Tobacco	
	Standard Tobacco		Standard Tobacco		Standard Tobacco		Standard Tobacco		
	Ages 18-75	Premier	Ages 18-75	Premier	Ages 18-75	Premier	Ages 20-75	Premier	
Issue Ages	Ages 18-85	Preferred NT	Ages 0-85	Standard NT	Ages 0-85	Standard NT	Ages 20-85	Preferred	
1330C AgC3	Ages 18-85	All other classes	Ages 18-85	All other classes	Ages 18-85	All other classes	Ages 20-90	Standard	
Min Face Amount	\$100,000		\$100,000		\$100,00	0		\$250,000	
	Option 1	= level	Option	1= level	Option	n 1= level		Option 1= level	
DB Options	· ·	= increasing	·	2= increasing	· ·	n 2= increasing		Option 2= increasing	
			·	3= ROP Rider		9		Option 3= ROP Rider	
Guaranteed Interest Rate	2.00%		2.00%	o Kor Maoi	2.00%		2.00%	opilotto Kot Madi	
	5%; Preferred loans (2%) available after	r 10th vr:	5%; Preferred loans (2%) available after	er 10th vr:	5%; Preferred loans (2%) available at	fter 10th vr:	5%; Preferred loans (2%) avail	able after 10th vr	
Loan Rate(s)	Fixed and variable loans available		Fixed and variable loans available	, . ,	Fixed and variable loans available	,,,	Fixed and variable loans ava	·	
	2.00%		2.00%		2.00%		2.00%		
Interest Credited on	2.00%		2.00%		2.00%		2.00%		
Policy Loans	0.05834684								
	10% Premium Expense Charge all years	2 / 59 Policy Foo all years	5% up to the target premium, plus \$12	2/ma	6% load yrs 1-10, 3% yrs 11+, excess 3	97	2.5% premium load, plus \$10/	mo plus	
Loads/Fees	10% Premion Expense Charge all years	5 / 3% Folicy ree all years	which varies by age, gender, and cla		\$8/mo. Varies by age, gender, class,		monthly expense charge duri		
20003/1003	Troyi Folicy Expense Charge		which valies by age, gender, and cic	55	portio. Valies by age, gender, class,	yis i-10	morning expense charge don	rig isi / yis	
Surrender Charges	Decreasing charge for 15 years		Decreasing charge for 15 years		Decreasing charge for 15 years		Decreasing charge for 15 year	creasing charge for 15 years	
	Assolarated DD	A delition of incurs d	A a a clarate d DD	A aldition allipsure d	A on clarate d DD	Additional insured	Accelerated Death Repotit		
	Accelerated DB	Additional insured	Accelerated DB	Additional insured	Accelerated DB	Additional insured	Accelerated Death Benefit		
	Accidental DB	DB ROP	Accidental DB	DB ROP	Accidental DB	Early CV rider	Estate Protection	P)	
Dielore	Children's insured	Guar. Purchase option	Children's insured	Guar. Purchase option	Children's insured	Guar. Purchase option	· ·	die)	
Riders	Overloan Protection	Wellness for Life	Life protector	ROP (w/ DBO 3)	Life protector	ROP (w/ DBO 3)	Joint Term Rider		
	Waiver of Spec premium		Primary insured	Wellness for Life	Primary insured	Wellness for Life	Policy Split Option		
			Waiver of monthly deduction/specific	ed premium	Waiver of surrender chg due to conf		Return of Premium		
Premium Deposit Fund	No		No		Waiver of monthly deduction/specif	ied premium	NIO		
<u> </u>	No	ma (10, 25) to 5, ma (7/, 95)	No		No		No		
Lifetime DB Guarantees	coincides with RAP ranges from 30y	/15 (16-33) 10 3915 (76-83)	5 years or Lifetime via rider		No		5 year DB guarantee		
Unisex Rates Fixed Crediting Method	No Portfolio; 1-Yr Fixed Term; 5-Yr Fixed Terr	n	No Portfolio; 1-Yr Fixed Term; 5-Yr Fixed Te	rm	No Portfolio; 1-Yr Fixed Term; 5-Yr Fixed T	erm	Yes Portfolio; 1-Yr Fixed Term; 5-Yr	Fixed Term	
Participation Rate	100% 200% option		100%		100%		100%		
r dilicipalion kale	25070 0011011								
Floor	0%		0%		0%		0%		
Minimum Account	2% Minimum Guarantee applied every	five years, at death,	2% Minimum Guarantee applied ever	ry five years, at death,	2% Minimum Guarantee applied eve	ery five years, at death,		ied every five years, at death,	
Value Guarantee	surrender or exchange.		surrender or exchange.		surrender or exchange.		surrender or exchange.		
	S&P 500		S&P 500	NASDAQ-100	S&P 500	NASDAQ-100	S&P 500	NASDAQ-100	
	Hang Seng		Dow Jones Industrial Average		Dow Jones Industrial Average				
Market Indices									
	1-Yr Fixed-Term	5-Yr Fixed-Term	1-Yr Fixed-Term	5-Yr Fixed-Term	1-Yr Fixed-Term	5-Yr Fixed-Term	1-year Point-to-Point	1-Year Multiple Index	
	1-Yr Point-to-Point	1-Yr International Index	1-Yr Point-to-Point	1-Yr Multiple Index	1-Yr Point-to-Point	1-Yr Multiple Index	1-Year Monthly Cap	1-Year Monthly Ave.	
Index Crediting	1-Yr Monthly Cap	2-Yr Monthly Cap	1-Yr Monthly Cap	1-Yr Monthly Ave.	1-Yr Monthly Cap	1-Yr Monthly Ave.	2-year Point-to-Point	•	
Strategies	1-Yr Point to Point Increased Participati	• •	, · ·	,	<u> </u>	,			
	2-Yr Point-to-Point		2-Yr Point-to-Point		2-Yr Point-to-Point				
			1		2-Yr Point-to-Point				

Carrier Name	AIG		AIG		AIG		AIG	
Product	Value + IUL		Elite Global Plus II		Elite Index II		Elite Global Survivor	
	Preferred No Tobacco	Preferred Plus	Preferred No Tobacco	Preferred Plus	Preferred No Tobacco	Preferred Plus	Preferred No Tobacco	Preferred Plus
Available Risk Classes	Standard No Tobacco	Standard Plus NT	Standard No Tobacco	Standard Plus NT	Standard No Tobacco	Standard Plus NT	Preferred Tobacco	Standard No Tobacco
	Preferred Tobacco	Standard Tobacco	Preferred Tobacco	Standard Tobacco	Preferred Tobacco	Standard Tobacco	Standard Tobacco	
	Juvenile							
	Ages 18-80	All Rate Classes	Ages 18-80	All classes	Ages 18-80	Pref Plus	Ages 18-80	
Issue Ages	Ages 81-85	Except Preferred Plus			Ages 0-17	Juvenile		
issue Ages	Ages 0-17	Juvenile	Ages 0-17	Juvenile	Ages 18-90	All other classes		
Min Face Amount	\$100	0,000	\$10	00,000	\$5	0,000		\$100,000
	Ор	ation 1= level	0	ption 1= level	0	ption 1= level		Option 1= level
DB Options		tion 2= increasing		ption 2= increasing		ption 2= increasing		Option 2= increasing
		tion 3 = Optimal Switch				otion 3 = Optimal Switch		- 1
Guaranteed Interest	2.00%	Declared	3.00%	Declared	2% - Declared Interest Account		3.00%	
Rate					0.25% - Index Cap Account or P	articipation Rate Account		
	4.00%		4.00%		4% (3.85% in advance); Preferred	•	4% (3.85% payable in adv	ance)
Loan Rate(s)	Choice Loans: 6%		Choice Loans: 6%		6% Choice loans available after		Preferred loans available	
						,		, -
	7.25% on Participating Loans				3% on Standard and Preferred		Non-preferred	3%
Interest Credited on	2.65% on Declared Interest Accou	unt			Choice are participating		Preferred	0% spread (Non Guar)
Policy Loans								270 4 10 10 20 20 (1 10 10 10 10 10 10 10 10 10 10 10 10 10
	Years 1-5: 12%, Years 6-10: 7.5%, Y	ears 11+	7% of all premiums (10% max), \$	5/ month	Years 1-5 12%, Years 6-10 7% Yea	ars 11+ 4.85% (12% max), \$10/ m	non 7% of all prems (Max 9%) p	olus
Loads/Fees	Plus a monthly expense charge in		(\$20 max), plus a monthly exper		(\$10/mo max), plus a monthly ex		monthly expense 10 years	
	years 1-5 based on age and clas	,	years 1-5 based on age and cla	-	in years 1-5 based on age and a	•	, сърски то усели	,
	Decreasing charge for 14 years	<u> </u>	Decreasing charge for 9 years		Decreasing charge for 9 to 14 ye		9 years	
Surrender Charges							, , , , , , , , , , , , , , , , , , , ,	
	Accelerates Access Solution				Accelerated DB		Four year term rider	
	Terminal illness rider		Maturity extension rider		Children's insurance benefit		Maturity extension rider	
	Waiver of monthly deductions		Overloan protection rider		Accidental DB		Overloan protection rider	
Riders	Accidental DB		Terminal illness rider		Waiver of mo. Ded.			
	Child Insurance Benefit		Waiver of monthly deductions		Overloan protection			
	Spouse/Other Insured Term Rider				Spouse/other insured			
Premium Deposit Fund	Not for IUL		Not for IUL		Not for IUL		Not for IUL	
Lifetime DB Guarantees	No				No		No	
Unisex Rates	No New manay / Old manay		No November 201/ Old manay		No November / Old manay		Yes	
Fixed Crediting Method	New money/ Old money		New money/ Old money 70%		New money/ Old money 1 year index interest Cap Accou	unt - 100%	New money/ Old money 45%	
Participation Rate	115%				1 year index Interest Participation			
-	.25%/.25%		.25%/0%		2% - Declared Interest Account		0%	
Floor	Floor varies among crediting opti	ons	Floor varies among crediting op	tions	0.25% - Index Cap Account or P	articipation Rate Account		
Minimum Account Value Guarantee	N	IA		NA		NA		NA
. sico oddidilioo	S&P 500		S&P 500		S&P 500		S&P 500	Hang Seng
	ML Strategic Balanced Index		DJIA EURO STOXX 50				DJIA EURO STOXX 50	
			Hang Seng					
Market Indices								
	Participation Rate		5-year Point-to-Point		Annual Point-to-Point w/ Index (`an	5-year Point-to-Point	
Index Crediting	1-year Point to Point Cap Rate 2% Declared Fixed Account		1-year Point to Point 2% Declared Fix Account		Annual Point-to-Point w/ Participation Rate		1-year Point-to-Point	
Strategies	2/0 Decidied Fixed ACCOUNT		2/0 DECIDIED FIX ACCOUNT					

Carrier Name	AIG		Allianz Life		Allianz Life		American National	
Product	Elite Survivor Index II		Life Pro+ IUL		GenDex Survivor ISUL		ANICO Indexed UL	
	Preferred No Tobacco	Preferred Plus	Preferred Plus	Preferred No Tobacco	Preferred Plus	Preferred No Tobacco	Preferred Plus	Preferred NT
Available Risk Classes	Preferred Tobacco	Standard No Tobacco	Standard NT	Preferred Tobacco	Standard NT	Preferred Tobacco	Standard Plus NT	Standard NT
	Standard Tobacco		Standard Tobacco	Juvenile	Standard Tobacco	Juvenile	Preferred Tobacco	Standard Tobacco
	Ages 20-80	All rate classes	Ages 18-80	All Classes	Ages 18-80		Ages 0-85	
A	Ages 81-90	Except Pplus	Ages 0-17	Juvenile	Age Last Birthday			
ssue Ages			Age Last Birthday					
Min Face Amount	\$250,0	000	\$	100,000		\$250,000		\$25,000
	Optio	on 1= level		Option A Level		Option A Level		Option 1= level
DB Options	Optic	on 2= increasing		Option B Increasing		Option B Increasing		Option 2= increasing
	Optio	on 3= Optimal Switch		Option C ROP		Option C ROP		Option 3= return of premium
Guaranteed Interest Rate	2% - Declared Interest Account 0.25% - Index Cap Account or Partic	cinati	2.00%		2.00%		2.50%	
	4% (3.85% in advance); Preferred lo	•	Participating	7.00%	Participating	7.00%	6%	
Loan Rate(s)	6% Choice loans available after 3rd	•	Standard yrs 1-10	4.00%	Standard yrs 1-10	4.00%	Fixed and variable loans avo	nilable
		,	Preferred yrs 11+	2.00%	Preferred yrs 11+	2.00%		
	3% on Standard and Preferred		Participating	Offset by mrkt gains	Participating	Offset by mrkt gains	No interest credited	
Interest Credited on	Choice are participating		Standard/Preferred	2.00%	Standard/Preferred	2.00%		
Policy Loans						,		
	Year 1-5: 12% Year 6-10: 7% Year 11	I+: 5% of all premiums, \$10/mor	5% of all premiums, \$7.50/mo.	Plus a monthly	8% of all premiums, \$10.00/m	no. (\$15/max) Plus a monthly	6% premium load, plus \$5/ma	o., plus monthly
Loads/Fees	a monthly expense charge in yrs 1-5		expense charge in yrs 1-10, plu		expense charge in yrs 1-5, p		expense charge per \$1,000	,
	, ,		asset based charge	,	asset based charge	•		
Surrender Charges	Decreasing charge for 14 years		Decreasing charge for 15 yea	rs	Decreasing charge for 19 ye	ears	Decreasing for 10 years	
	Four year term rider		Additional term	Child term	Enhanced liquidity		Accelerated DB	
	Maturity extension		Enhanced CV rider	Enhanced liquidity	Estate protection		Additional protection benefi	t
	Overloan protection		LTC accelerated benefit	Inflation protection	First - to - die	Loan protection	Children's term	Gtd. Increase option
Riders			Loan protection rider	Other insured	Waiver of monthly deductio	·	Diability waiver of minimum p	•
			Waiver of mo. Deduction	Wavier of premium	Waiver of specified premiun		Disability waiver of stipulated	
				.,			Signature Term Rider (10, 15,	
Premium Deposit Fund	Not for IUL		Yes - rate declared annually		Yes - rate declared annually	<i>y</i>	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 100% guaranteed lifetime, up	to monthly ago	New money / Old money	un to monthly ago	New Money/Old Money 100%	
Participation Rate	70%		100% godraffieed lifeliffie, op	то тюпппу сар	100% guaranteed lifetime, u	р ю топпу сар	100%	
Floor	2% - Declared Interest Account		0%/2%		1%		0%	
	0.25% - Index Cap Account or Partic	cipation Rate Account	Floor varies among crediting of	pptions				
Minimum Account Value Guarantee	NA			NA		NA		NA
	S&P 500		S&P 500	NASDAQ-100	S&P 500	NASDAQ-100	S&P 500	
			EURO STOXX 50	"Blended Index"	EURO STOXX 50	"Blended Index"		
Market Indices								
	Annual Point-to-Point		Annual Point to Point	Monthly Average	Annual Point to Point	Monthly Average	Annual Point - to - Point	
Index Crediting			Monthly Sum		Monthly Sum			
Strategies								

Carrier Name	AXA Equitable		AXA Equitable AXA Equitable	AXA Equitable				
Product	Brightlife Grow		Brightlife Protect		BrightLife Grow Survi	ivorship	BrightLife Protect Su	vivorship
	Preferred NTU	Preferred Elite	Preferred NTU	Preferred Elite	Preferred NTU	Standard Plus NTU	Preferred NTU	Standard Plus NTU
Available Risk Classes	Standard Plus NTU	Standard NTU	Standard Plus NTU	Standard NTU	Standard NTU		Standard NTU	
	Preferred TU	Standard TU	Preferred TU	Standard TU	Preferred TU	Standard TU	Preferred TU	Standard TU
	GI - Nonsmoker	GI - Smoker	GI - Nonsmoker	GI - Smoker				
	Ages 18-75	Preferred Elite	Ages 18-75	Preferred Elite	Ages 20-70	Preferred NT	Ages 20-70	Preferred NT
	Ages 18-80	Preferred NT	Ages 18-80	Preferred NT	Ages 20-80	Standard Plus	Ages 20-80	Standard Plus
sue Ages	Ages 0-85	Standard Plus	Ages 0-85	Standard Plus	Ages 20-90	Standard	Ages 20-90	Standard
	Ages 18-85	All other classes	Ages 18-85	All other classes	Ages 20-85	All other classes	Ages 20-85	All other classes
		\$50,000 all issue ages		\$50,000 all issue ages		\$100,000 all issue ages		\$100,000 all issue ages
in Face Amount		\$250,000 if CVPlus is elected		\$250,000 if CVPlus is elected		\$250,000 if CVPlus is elected		\$250,000 if CVPlus is elected
		Option A= level		Option A= level	Option A=	level	Option A=	level
B Options		Option B= increasing		Option B= increasing	Option B=	increasing	Option B=	increasing
		Option C = Optimal Switch		Option C = Optimal Switch	·	Ç	·	Ç
uaranteed Interest ate	2.00%	· ·	2.00%	·	0.02		0.02	
	Yrs 1-10	3.00%	Yrs 1-10	3.00%	Yrs 1-10	3.00%	Yrs 1-10	3.00%
oan Rate(s)	Yrs 11+	2.00%	Yrs 11+	2.00%	Yrs 11+	2.00%	Yrs 11+	2.00%
nterest Credited on olicy Loans	2.00%		2.00%		0.02		0.02	
	Premium charge of 8% (yr 1-	2); 6% thereafter	Premium charge of 8% (yr	1-2); 6% thereafter	Premium charge of 10%	(yr 1-2); 6% thereafter (current & 10% gu	uard Premium charge of 10%	all years (current & guaranteed)
ads/Fees	admin charge \$10/month al	l years	admin charge \$10/month	all years	admin charge \$10/mon	nth all years	admin charge \$10/mon	th all years
	50bps Annual Segment char	ge on Plus options			50bps Annual Segment	charge on Plus or		
urrender Charges	15 years		15 years		15 years		15 years	
	LTC Services Rider	Child term	LTC Services Rider	Child term	Cash Value Plus		Cash Value Plus	
	Cash Value Plus	Charitable legacy	Cash Value Plus	Charitable legacy	Option To Split Upon Div	vorce (OSD)	Option To Split Upon Div	vorce (OSD)
	ROP Rider		ROP Rider		Estate Protector Rider (E	EPR)	Estate Protector Rider (E	PR)
ders	Waiver of Monthly Deductio	ns	Waiver of Monthly Deduc	tions	ROP rider	·	ROP rider	·
	Living Benefits Rider		Living Benefits Rider			deral Tax Law Change Rider		deral Tax Law Change Rider
	2% interest guarantee endor	rsement	2% interest guarantee end	dorsement	Living Benefits Rider	Ç	Living Benefits Rider	Ğ
	Option to purchase addition		Option to purchase addit		2% interest guarantee e	endorsement	2% interest guarantee e	ndorsement
emium Deposit Fund	No.	idi ilisordi lee fidei	No	ional instrained flaci	No	ridoisemeni	No	ndoi3emem
·	Lesser of 10 years or age 90		Lesser of 15 years or age 9	20		il attained age 90 for younger insured		l attained age 90 for younger insured
nisex Rates	Yes		Yes		Yes		Yes	
ked Crediting Method	New money 100%		New money 100%		New money 100% / 150% / 200%		New money	
articipation Rate	100%		100%		100/6 / 130/6 / 200/6			
oor	0%		0%		0		0	
linimum Account alue Guarantee		NA		NA	N/A		N/A	
aide Guarantee	S&P 500		S&P 500		S&P 500		S&P 500	
	Russell 2000				Russell 2000		300	
arket Indices	EAFE				EAFE			
	1-year Point-to-Point (all indi	ces) Core & Plus versions	1-year Point-to-Point (all in	ndices)	1-year Point-to-Point (all	l indices) Core, Plus & Hi Par ve	rsio 1-year Point-to-Point (al	indices)
ndex Crediting trategies	3-year Point-to-Point (S&P 50 Guaranteed Interest Accour		Fixed Account		3-year Point-to-Point (\$& Guaranteed Interest Ac		Fixed Account	

Carrier Name	Genworth		Genworth		John Hancock USA		John Hancock USA	
Product	Asset Builder IUL		Foundation Builder IUL		Protection IUL		Accumulation IUL	
	Preferred Best	Preferred NT	Preferred Best	Preferred NT	Super Preferred NS	Preferred Nonsmoker	Super Preferred NS	Preferred Nonsmoker
Available Risk Classes	Select NT	Standard NT	Select NT	Standard NT	Std Plus Nonsmoker	Standard Nonsmoker	Std Plus Nonsmoker	Standard Nonsmoker
	Preferred Tobacco	Standard Tobacco	Preferred Tobacco	Standard Tobacco	Preferred Smoker	Standard Smoker	Preferred Smoker	Standard Smoker
	Ages 0-15	All No Nicotine	Ages 0-15	All No Nicotine	Ages 3 months - 90	Standard NS	Ages 3 months - 90	Standard NS
Issue Ages	Ages 16-80	All Classes	Ages 16-80	All Classes	Ages 20-80	Super Preferred NS	Ages 20-80	Super Preferred NS
13300 7 (903					Ages 20-90	All other classes	Ages 20-90	All other classes
Min Face Amount	\$	100,000		\$100,000		\$50,000	\$	50,000
		Option A= level	Option A= level			Option 1= level		Option 1= level
DB Options		Option B= increasing		Option B= increasing		Option 2= increasing		Dption 2= increasing
		·		·	(Option 2 is not available w/ I	•	(Option 2 is not available w/ LT	•
Guaranteed Interest	Fixed Strategy	2.00%	Fixed Strategy	2.00%	2.00%	,	2.00%	,
Rate	Indexed Strategy	0.00%	Indexed Strategy	0.00%				
	Fixed Yrs 1-10		<u> </u>		Variable		Fixed on Standard Loans, varia	ble on index loans
Loan Rate(s)	Fixed Yrs 11+							
	Collateral Loan	8.00%		8.00%				
			Years 1-10	1% spread	Standard Loan spread of 1.25	5% in vrs 1-10	Current Charged	Current Credited
Interest Credited on			Years 11+	0% spread	0.25% in yrs 11+	•	years 1-10 3.25%	2%
Policy Loans					, ,		years 11+ 2.00%	2.00%
			12% premium expense charge	e; \$10/month, plus	35%yrs 1-10, 32% yrs 11+, \$15/r	mo charge;	Premium Charge: 9% year 1; 8'	
Loads/Fees			monthly admin and COI's		plus monthly admin and COI'		Admin Charge: \$10 per month	
					, , , , , , , , , , , , , , , , , , , ,		plus COI charges	
Surrender Charges	Decreasing charge for 14 year	T'S	Decreasing charge for 14 year	ars	Decreasing charge for 10 year	ars	Decreasing charge for 10 years	S
	Accelerated Benefit for LTC Ser	nioos	Accelerated Benefit for LTC Se	ondoor	Accelerated benefit		Accelerated benefit	
	Accelerated DB for Terminal Illr		Accelerated DB for Terminal II		Cash Value Enhancement		Cash Value Enhancement	
		ness		iii less		d promium		ara salu sa
Riders	Accidental DB		Accidental DB		Disability payment of specifie	a premium	Disability payment of specified	premium
KIGGI3	Children's Level Term		Children's Level Term		LTC Rider		LTC Rider	
	Overloan Protection		Overloan Protection		Return of Premium		Overloan Protection	
	Waiver of Monthly Deduction		Waiver of Monthly Deduction	1	Vitality Healthy Engagement		Return of Premium	
Premium Deposit Fund	1,1		N				Vitality Healthy Engagement	
·	No		No		No		No	
	15 year DB guarantee		15-30 year DB guarantee (dep	pending on age)	No		Varies by age, 5-15yrs	
Unisex Rates Fixed Crediting Method	No New money/ Old money		No New money/ Old money		Available Portfolio		Available Portfolio	
rixed Crediling Memod	100%		100%		Capped Account	100%	Capped Account	100%
Participation Rate					Uncapped Account	100%	Uncapped Account	100%
Floor	0%		0%		High Participation Account 0%	160%	High Participation Account 0%	160%
Floor								
Minimum Account	1% Cumulative Guarantee app Surrender and other specific in	plied if greater than Policy Value o	ıt			NA		NA
Value Guarantee		istances.	\$ P 500		\$ P 500		\$ P 500	
	S&P 500		S&P 500		S&P 500		S&P 500	
Market Indices								
	1-year Cap Base Point-to-Point	t Monthly Average	1-year Cap Base Point-to-Poir	nt	Annual Point-to-Point (Cappe	ad High Par and Uncannod	Annual Point-to-Point (Capped	High Par and Uncapped
						oa, mgm an, and uncapped)		, mgm an and uncappea)
Index Crediting	1-year Cap Plus (Point to Point		1-year Cap Plus (Point to Point with Cap Buy-up)					
Strategies	2-year Cap Base (Point to Poin	11)	2-year Cap Base (Point to Poi	irii)				
	O voor Core Divis (Date 1)	tuul Caro D	Monthly Average	atuul Cara Priirriin				
	2-year Cap Plus (Point to point w/ Cap Buy-up		2-year Cap Plus (Point to point w/ Cap Buy-up)					

Carrier Name	John Hancock USA		Life Insurance Co. of So	uthwest	Life Insurance Co. of So	uthwest	Life Insurance Co. of Southwest		
Product	Protection SIUL		SecurePlus Provider IUL		Flex Life IUL		LifeCycle Solution SIUL		
	Super Preferred NS	Preferred Nonsmoker	Preferred NT	Standard NT	Elite Nonsmoker	Preferred NT	Elite NS	Preferred NS	
Available Risk Classes	Std Plus Nonsmoker	Standard Nonsmoker	Preferred Tobacco	Standard Tobacco	Standard Nonsmoker	Preferred Smoker	Standard NS	Preferred Smoker	
	Preferred Smoker	Standard Smoker	Express Standard NT		Standard Smoker		Standard Smoker		
	Ages 20-80	Super Preferred NS	Ages 15-75	Preferred	Ages 20-75	Elite	Ages 20-75	Elite	
Issue Ages	Ages 20-90	All other classes	Ages 15-85	Standard Tobacco	Ages 0-85	Standard NS	Ages 0-85	Standard NS	
13300 1903			Ages 0-85	All other Classes	Ages 20-85	All other Classes	Ages 0-90	Uninsurable	
			Age last birthday				Ages 20-75	All other classes	
Min Face Amount	\$250	0,000		\$25,000 \$25,000 National Life		\$250,0	00		
	Op	otion 1= level		Option 1= level		Option 1= level	Optio	on 1= level	
DB Options	Ор	otion 2= increasing		Option 2= increasing		Option 2= increasing	Optio	on 2= increasing	
Guaranteed Interest	2.00%		2.00%		2.50%		2.50%		
Rate	Standard and Index Loans availd	rhle	3.00%	Fixed	2.50%	Fixed	2.50%	Fixed	
Loan Rate(s)	oranical a dria maox Esans availe		Variable Loans available	TINCO	Variable Loans available	TIACC	Variable Loans available	11/04	
	Standard Ioan spread of 1.25% in	years 1-10, 0.25% in	Based on index performance	Э	Based on index performanc	ee	Based on index performance		
Interest Credited on Policy Loans	years 11+								
	35% yrs 1-10; 32% yrs 11+; \$15/mo	charge	\$5/month plus 5% of premiur	ms, plus COI's	\$6/mo. Plus 6% of premiums	plus COI's	\$5/month plus 5% of premiums, plus	s COI's	
Loads/Fees	plus monthly admin and COI's								
Surrender Charges	Decreasing charge for 10 years		Decreasing charge for 10 ye	ars	Decreasing charge for 10 ye	ears	Decreasing charge for 10 years		
			Accelerated DB (terminal/C	nronic/Critic(Children's Term	Accelerated DB (terminal/C	Chronic/CriticcChildren's Term	Accelerated DB (terminal/Chronic/	Critic (Policy Split Option	
	Cash Value Enhancement		Accidental DB	Enhance Policy Protection	Accidental DB	Add'l Protection Benefit	Add'l Protection Benefit	Systematic Allocation	
	Estate Protection Rider		DI Rider	Lifetime Income Benefit	Balance Sheet Benefit	Children's Term	Balance Sheet Benefit	DB Protection	
Riders	Policy Split Option		GTD Insurablility	Overloan Protection	DB Protection	GTD Insurability	Estate Preservation		
	Return of Premium		Other Insured	Qualified Plan Exhange	Lifetime Income Benefit	Other Insured	Lifetime Income Benefit		
			Systematic Allocation	Waiver of Target Premiu	Overloan Protection	Systematic Allocation	Overloan Protection		
			Unemployment Rider		Waiver of Monthly Deductio	ons Waiver of Specified Pre	m Survivor 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 R	ider	10-30 yrs via DB Protection Rider		
Unisex Rates	No Portfolio		No Portfolio		No Portfolio		No Portfolio		
Fixed Crediting Method	100%		25%: Annual Pt-to-Pt (No Ca	o) S&P 500	100% 1 yr Pt-to-Pt (Cap Focus)	S&P 500 30% 1 yr Pt-to-Avg S&P500		30% 1 yr Pt-to-Avg \$&P500	
Participation Rate			30%: Annual Pt -to-Average 100% all other options		110% 1 yr Pt-to-Pt (Par Focus) S& 25% 1 yr Pt-to-Pt (No Cap) S&P	&P 500 100% 1 yr Pt-to-Pt (Cap)	110% 1 yr Pt-to-Pt (Par Focus) S&P 500 25% 1 yr Pt-to-Pt (No Cap) S&P 500	100% 1 yr Pt-to-Pt (Cap) MSCI	
Floor	0%		0%		0%		0%		
Minimum Account Value Guarantee	N	JA			2.5% Minimum Guarantee a exchange	pplied at death, surrender or			
, also socialities	S&P 500		S&P 500		S&P 500		S&P 500		
			MSCI Emerging Markets		MSCI Emerging Markets		MSCI Emerging Markets		
Market Indices									
	Annual Point-to-Point (Capped a	und Uncapped)	Annual Point-to-Point (Cap F	Focus) S&P 500	Annual Point-to-Point (Cap I	Focus) S&P 500	Annual Point-to-Point (Cap Focus) (S&P 500	
	,	,	Annual Pt-to-Pt (Par Focus) S		Annual Pt-to-Pt (Par Focus) S		Annual Pt-to-Pt (Par Focus) S&P 500		
Index Crediting			Annual Pt-to-Pt (No Cap) \$&		Annual Pt-to-Pt (No Cap) \$&		Annual Pt-to-Pt (No Cap) S&P 500		
Strategies			Annual Pt-toPt (Cap Focus)		Annual Pt-toPt (Cap Focus)		Annual Pt-toPt (Cap Focus) MSCI		
			Annual Pt to Ave S&P 500		Annual Pt to Ave S&P 500		Annual Pt to Ave S&P 500		

Carrier Name Product	Lincoln Life LifeReserve IUL Accumulator		Lincoln Life LifeReserve IUL Protector		Lincoln Life		Lincoln Life WealthPreserve SIUL	
riodoci		D (10)			WealthAdvantage IUL	D (10		
Available Risk Classes	Preferred Nontobacco	Preferred Plus	Preferred Nontobacco	Preferred Plus	Preferred Nontobacco	Preferred Plus	Preferred Nontobacco	
Available kisk Classes	Preferred Tobacco	Standard Nontobacco	Preferred Tobacco	Standard Nontobacco	Preferred Tobacco	Standard Nontobacco		
	Standard Tobacco		Standard Tobacco		Standard Tobacco		Standard Tobacco	
	Ages 20-80	Pref Plus, Preferred	Ages 20-80	Pref Plus, Preferred	Ages 20-80	Pref Plus, Preferred	Ages 20-80	Preferred Nontobacco
Issue Ages	Ages 0-85	Standard Nontobacco	Ages 0-85	Standard Nontobacco	Ages 0-85	Standard Nontobacco	Ages 20-85	Standard Nontobacco
Issue Ages	Ages 15-85	Std Tob	Ages 15-85	Std Tob	Ages 15-85	Std Tob	Ages 20-85	Std Tob
Min Face Amount	\$100,000	0	\$100,000		\$100,C	000		
	Option	n 1= level	Option	1= level	Optio	on 1= level		Option 1= level
DB Options		n 2= increasing	'	2= increasing	· ·	on 2= increasing		Option 2= increasing
		12 merodanig		2 111010031119	Option 3=	face plus premiums pa	id	opnor 2 mereasing
Guaranteed Interest	1% for all indexed accounts		1% for all indexed accounts		1% for all indexed accounts	race plus premiums pa	1% for all indexed accounts	
Rate		ived account		ad gaaaynt		fived geograph		tor for fived account
	1% up to age 100, 3% thereafter for fixed account 5% YRS 1-10; 6% YRS 11+ for participating loan		1% up to age 100, 3% thereafter for fix	ed dccourii	1% up to age 100, 3% thereafter for		1% up to age 100, 3% thereaf	
Loan Bato(s)		-	5% all years for participating loan		6% YRS 1-10; 5% YRS 11+ for particip	-	6% YRS 1-10; 5.5% YRS 11+ for	•
Loan Rate(s)	3% YRS 1-10; 2% YRS 11+ for fixed loar	٦	3% YRS 1-10; 2% YRS 11+ for fixed loan		3% YRS 1-10; 2% YRS 11+ for fixed lo	an	3% YRS 1-10; 2% YRS 11+ for fix	ed loan
	Crediting mimics indexed or fixed ac	count crediting for participat	Crediting mimics indexed or fixed acc	count crediting for	Crediting mimics indexed or fixed o	account crediting for participa	ati Crediting mimics indexed or f	ixed account crediting for participa
Interest Credited on Policy Loans	2% fixed creding rate all years for fixe	ed loans	participating loans		2% fixed creding rate all years for fi	xed loans	2% fixed creding rate all year	s for fixed loans
Folicy Loans			2% fixed credint rate all years for fixed	loans				
	5% yrs 1-15; 3.5% yrs 16+; \$6/mo charg	ae:	10% yrs 1-10; 5% yrs 11+; \$6/mo charge		7% yrs 1-10; 5% yrs 11+; \$6/mo charg	ae:	6% all years; \$15/mo charge;	
Loads/Fees	COI's banded by face amount	901	COI's banded by face amount		COI's banded by face amount	9-7	COI's banded by face amou	nt
	COTS Barriada by Taco arriborni		Cors barrada by race arriborn		Cors barrada by race amount		Consideration by race arrive	
Surrender Charges	Decreasing charge for 9 years		Decreasing charge for 9 years		Decreasing charge for 9 years		Decreasing charge for 15 year	ars
	Accelerated DB	Accel DB - Critical III.	Accelerated DB	Accel DB - Critical III.	Accelerated DB	Accel DB - Critical III.	Accelerated DB	
	Accidental DB	Children's term rider	Accidental DB	Children's term rider	Accidental DB	Children's term rider	Estate Protection Rider	
	Change of insured	Exec rider	Change of Insured		Change of insured	Supplemental term	Extended No-Lapse Minimum	Premium Rider
Riders	DI Waiver of Monthly Deductions		DI Waiver of Monthly Deductions		DI Waiver of Monthly Deductions	'Supp term: other ins'd	LifeEnhance ADB for Chronic	
	DI Waiver of Specified Premium	Gtd insurability	DI Waiver of Specified Premium		DI Waiver of Specified Premium	Gtd insurability	Overloan Protection	
	LifeEnhance ADB for Chronic Illness	Overloan protection	Gtd insurability	Overloan protection	LifeEnhance ADB for Chronic Illness	•		
	Supplemental term	Supp term: other ins'd	Supplemental term	Supp term: other ins'd	Surrender Value Enhancement End			
Premium Deposit Fund	Yes - 1% annual rate		Yes - 1% annual rate		Yes - 1% annual rate		Yes - 1% annual rate	
Lifetime DB Guarantees			20yrs or to age 90 depending on age		10year DB guarantee			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	
Participation Rate	100%		100%		100% guaranteed for Capped Acc	ount	100% guaranteed for Cappe	d Account
	1%		1%		1% guaranteed on all accounts		1% guaranteed on all accou	nts
Floor							<u> </u>	
Minimum Account Value Guarantee	NA		NA		NA			
	S&P 500		S&P 500		S&P 500		S&P 500	
Market Indices								
	Capped Annual Point-to-Point		Annual Point-to-Point	Annual Monthly Cap	Capped Annual Point-to-Point		Capped Annual Point-to-Poir	nt
Index Craditina	Uncapped Annual Point-to-Point		Annual Monthly Average		Uncapped Annual Point-to-Point		Uncapped Annual Point-to-Po	oint
Index Crediting Strategies	High Participation Annual Point-to-Po	pint			High Participation Annual Point-to-	Point	High Participation Annual Poi	nt-to-Point

Carrier Name	Minnesota Life		Minnesota Life		Minnesota Life		Minnesota Life	
Product	Eclipse IUL		Eclipse Protector IUL		Eclipse Survivor IUL		Eclipse Survivor Pro IUL	
A "	Preferred Select	Preferred NT	Preferred Select	Preferred NT	Preferred Select	Preferred NT	Preferred Select	Preferred NT
Available Risk Classes	Standard NS	Preferred Smoker	Non-Tobacco Plus	Standadrd NT	Non-Tobacco Plus	Standadrd NT	Non-Tobacco Plus	Standadrd NT
	Standard Tobacco		Preferred Tobacco	Standard Tobacco	Preferred Tobacco	Standard Tobacco	Preferred Tobacco	Standard Tobacco
	Ages 0-85		Ages 0-90		Ages 20-90		Ages 20-90	
Issue Ages								
Min Face Amount	\$100,C	000	\$100,	\$100,000 \$200,000				200,000
	Optio	ion 1= level	Opt	tion 1= level		Option 1= level		Option 1= level
DB Options	· ·	tion 2= increasing	·	tion 2= increasing		Option 2= increasing		Option 2= increasing
		tion 3= ROP	· ·	tion 3= ROP		Option 3= ROP		Option 3= ROP
Guaranteed Interest Rate	2.00%		2.00%		2.00%	·	2.00%	
D 1 (1)	4.00%		4.00%		4.00%		4.00%	
Loan Rate(s)								
	3.00%	yrs 1-10	3.00%	yrs 1-10	3.00%	yrs 1-10	3.00%	yrs 1-10
Interest Credited on Policy Loans	3.90%	yrs 11+	3.90%	yrs 11+	3.90%	yrs 11+	3.90%	yrs 11+
Tolley Loans							Variable Loans available	
	7% of premiums (Max); \$12/mo poli	licy fee (max)	7% of premiums (Max); \$8.33/mo p	policy fee (max)	10% of premiums (Max); \$30,	/mo policy fee (max)	10% of premiums (Max); \$30/m	o policy fee (max)
Loads/Fees	plus COI's		plus COI's		plus COI's		plus COI's	
Surrender Charges	Decreasing charge for 10 years		Decreasing charge for 15 years		Decreasing charge for 10 ye	ears	Decreasing charge for 15 year	rs
	Accelerated DB	Waiver of Charges	Accelerated DB	Term Ins	Estate Preservation Choice	Estate Preservation	Estate Preservation Choice	Estate Preservation
	Business Value Enhancement	Waiver of Premium	Early Values	Waiver of Charges	Early Values	Inserest Accumulation	Early Values	Inserest Accumulation
	Early Values	Premium Deposit Ac	Guaranteed Insurability Option	Waiver of Premium	First to Die	Policy Split	First to Die	Policy Split
Riders	Guaranteed Insurability Option	DB Guarantee	Performance DB Guarantee		Overloan Protection	/ - [-	Overloan Protection	Performance DB Gtd
	LTC Agreement		Premium Deposit Ac		Premium Deposit Account		Premium Deposit Account	Term Ins
	Surrender Value Enhancement		Surrender Value Enhancement		Single Life Term		Single Life Term	
	Term Insurance				Surrender Value Enhanceme	ent	Surrender Value Enhancemen	t
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 payment		Yes - 2.50% up to 7 payments,	
Lifetime DB Guarantees	Lifetime via DB Guarantee Agreem	nent	Lifetime via DB Guarantee Agreer	nent	None		Lifetime via Performance DB G	Guarantee Agreement
Unisex Rates	Yes Portfolio		Yes Portfolio		Yes Portfolio		Yes Portfolio	
Fixed Crediting Method	100%		100%		100%		100%	
Participation Rate								
Floor	0%		0%		0%		0%	
Minimum Account	2% Minimum Guarantee applied e	every five years, at death,						
Value Guarantee	surrender or exchange.							
	S&P 500		S&P 500		S&P 500		S&P 500	
	EURO STOXX 50		EURO STOXX 50		EURO STOXX 50		EURO STOXX 50	
Market Indices							Russell 2000	
							Barclays Capital US Agreegate	e Bond
	Annual Point-to-Point		Annual Point-to-Point		Annual Point-to-Point		Annual Point-to-Point	
Index Crediting								
Strategies								

Carrier Name Product	Minnesota Life		Nationwide YourLife Indexed UL		North American Builder IUL		North American Guarantee Builder IUL	
100001	Omega Builder Indexed Life			D. C. LAUT		D. C. LAIT		D. C. LAIT
vailable Risk Classes	Preferred Select Standadrd NT	Preferred NT	Preferred Plus NT Standard NT	Preferred NT Preferred Smoker	Super Preferred NT Standard NT	Preferred NT Preferred Smoker	Super Preferred NT	Preferred NT Preferred Smoker
Valiable Kisk Classes		Standard Tobacco	Standard Smoker	Freierred Smoker	Standard Smoker	Freiened 2moker	Standard NT	Preferred Smoker
	Preferred Tobacco	Standard Tobacco	Sidridara Smoker		Sidridard Smoker		Standard Smoker	
	Ages 0-80		Ages 18-80	Preferred Classes	Ages 15days - 75	Standard NT	Ages 15days - 85	Standard NT
110 1000			Ages 0-85	All other classes	Ages 15-75	Standard Smoker	Ages 15-85	Standard Smoker
sue Ages					Ages 18-75	All other classes	Ages 18-85	All other classes
					Age Last Birthday		Age Last Birthday	
in Face Amount	\$100	0,000		\$100,000		\$25,000		\$25,000
	Op	otion 1= level		Option 1= level		Option 1= level		Option 1= level
B Options	Ol	ption 2= increasing		Option 2= increasing		Option 2= increasing		Option 2= increasing
				Option 3= ROP				
uaranteed Interest	2.00%		2.00%		2.00%	Fixed Strategy	3.00%	
ate					0.00%	Indexed Strategy		
	4.00%		3.90%	yrs 1-10	4.50%; Preferred loans (3%) av	•	6.00%	Standard (years 1-5
oan Rate(s)			3.25%	yrs 11+	Fixed and variable loans avai	ilable	3.00%	Preferred (years 6+)
			Alternative loans available				Variable loans available beg	ginning yr6
nterest Credited on	Indexed	9%	2.00%		3.00%; Variable available		3.00%; Variable available	
olicy Loans	Variable	4.25%						
	Fixed	3%						
	10% of premiums (Max); \$30/mo;	policy fee (max)	10% of premiums (Max); \$20/	'mo policy fee (max)	5% of all premiums; plus \$8/m	0	7% of all premiums, plus \$10/	mo,
pads/Fees	plus COI's		plus COI's				plus per \$1,000	
	Decreasing charge for 9 years		Decreasing charge for 15 ye	ears to age 65;	Decreasing charge for 15 year	ars	Decreasing charge for 15 ye	ars;
urrender Charges			10 years for ages 70+				for 10 years for ages 81-85	
	Estate Preservation Choice	Estate Preservation	Accelerated DB	Premium waiver	Accelerated DB (Terminal, Cri	tical, Chronic)	Accelerated DB (Terminal, C	ritical, Chronic)
	Early Values / Income Protection	Inserest Accumulation	Additional Term	Accidental DB	Additional Insured		Premium Gurantee rider	
	LTC	Policy Split	Conditional ROP	Children's Insurance	Child Term Rider		Waiver of monthly deduction	าร
iders	Overloan Protection	Performance DB Gtd	Extended DB GTE	LTC rider	Waiver of monthly premium		Child term rider	
	Premium Deposit Account	Term Ins	Overloan lapse protection ri	der Spouse rider				
	Waiver of Charges / Waiver of Pr	emium Guaranteed Income	Waiver of monthly deductio					
	Surrender Value Enhancement	Inflation Agreement	Surrender Value enhanceme					
remium Deposit Fund	Yes - 2.50% up to 7 payments, 3.0		No		No		No	
fetime DB Guarantees	Lifetime via Performance DB Gua	arantee Agreement	20yrs of Lifetime via Extende	d DBG Rider	Varies by age, max of 20yrs		Varies by age, Lifetime via Pı	emium Guarantee rider
nisex Rates	Yes		No		No		No	
xed Crediting Method	Portfolio 100%		Portfolio 100%		New Money / Old Money Daily Avg: 40% (\$&P 500, DJIA)	1	New Money / Old Money Daily Avg: 40% (S&P 500, DJIA	<u> </u>
articipation Rate			.00%		Daily Avg: 30% (Russell 2000, S Point-to-Point: 100% (10% on I	&P MidCap 400)	Daily Avg: 30% (Russell 2000, Point-to-Point: 100% (10% on	S&P MidCap 400)
loor	0%		0%		0%		0%	
Minimum Account					3% Minimum Guarantee appl	ied every eight years, at death,	3% Minimum Guarantee apr	olied every eight years, at death,
alue Guarantee				NA	surrender or exchange.		surrender or exchange.	
	S&P 500		S&P 500		S&P 500	EURO STOXX 50	S&P 500	EURO STOXX 50
	EURO STOXX 50		NASDAQ 100		nasdaq 100	S&P MidCap 400	NASDAQ 100	S&P MidCap 400
arket Indices	Russell 2000		Dow Jones Industrial Averag	е	Dow Jones Industrial Average	•	Dow Jones Industrial Averag	е
GIROT ITIGICGS	Barclays Capital US Agreegate B	ond			Russell 2000		Russell 2000	
					Uncapped S&P 500		Uncapped S&P 500	
					Multi-Index (S&P 500, Russell 20	000, Euro STOXX 50)	Multi-Index (S&P 500, Russell 2	2000, Euro STOXX 50)
	Annual Point-to-Point		One-Year Monthly Average		Point to Point: All indices		Point to Point: All indices	
						MidCap 400 Pussell 2000)	Daily Ava	
					Daily Avg: S&P 500, DJIA, S&P	MidCap 400, Nossell 2000)	Daily Avg	
dex Crediting rategies					Monthly Point - to - Point: S&F	•	Monthly Point - to - Point	

Carrier Name	North American		North American		Pacific Life		Pacific Life	
Product	Rapid Builder IUL		Survivorship GIUL		Indexed Accumulator 4		Indexed Performer LT	
	Super Preferred NT	Preferred NT	Super Preferred NT	Preferred NT	Super Preferred Nonsmoker	Standard Nonsmoker	Super Preferred Nonsmoker	Standard Nonsmoker
Available Risk Classes	Standard NT	Preferred Smoker	Standard NT	Preferred Smoker	Preferred Plus Nonsmoker	Preferred Smoker	Preferred Plus Nonsmoker	Preferred Smoker
	Standard Smoker		Standard Smoker		Prferred Nonsmoker	Standard Smoker	Prferred Nonsmoker	Standard Smoker
	Ages 15days - 80	Standard NT	Ages 20 - 80	Super Preferred	Ages 20-75	Super, Pref. Plus,	Ages 20-75	Super, Pref. Plus,
Issue Ages	Ages 15-80	Standard Smoker	Ages 20-85	Preferred	Ŭ	Preferred, Pref. Smoker		Preferred, Pref. Smoker
Ŭ	Ages 18-80	All other classes	Ages 20-90	Standard	Ages 20-85	Preferred	Ages 20-85	Preferred
	Age Last Birthday		Age Last Birthday		Ages 20-90	Std. Smkr, Nonsmkr	Ages 20-90	Std. Smkr, Nonsmkr
Min Face Amount	\$100	0,000		\$200,000	\$50	,000,	\$50,00	0
	Ор	otion 1= level		Option 1= level	Op	tion 1= level	Optio	n 1= level
DB Options	Op	ption 2= increasing		Option 2= increasing	Op	otion 2= increasing	Optio	on 2= increasing
	Op	ption 3= ROP		Option 3= ROP	Op	otion 3= ROP	Optio	on 3= ROP
Guaranteed Interest Rate	3.00%		3.00%		2.00%		2.00%	
	5.00%	Standard (years 6+)	6.00%	years (1-5)	Std: All Years (Guaranteed)	2.25%	Std: All Years (Guaranteed)	2.25%
Loan Rate(s)	3.00%	Preferred (years 11+)	3.00%	years 6+	Std: Years 6+ (Non-guaranteed)	2.25%	Std: Years 6+ (Non-guaranteed)	2.25%
	Variable loans available beginni	ng yr6	Variable loans available beg	inning yr6	Alternate: Years 4+	5.75% Crnt/7.50% GTD	Alternate: Years 4+	5.75% Crnt/7.50% GTD
Interest Credited on	2.50%; Variable available		3.00%; Variable available		Std: All Years (Guaranteed)	2.00%	Std: All Years (Guaranteed)	2.00%
Policy Loans					Std: Years 6+ (Non-guaranteed)	2.25%	Std: Years 6+ (Non-guaranteed)	2.25%
,					Alternate: Years 4+	Indexed Credits	Alternate: Years 4+	Indexed Credits
	5%/mo. To age 100, \$8/mo;		7% of all premiums, \$7/mo., 0	.24% annually	Premium Load: Non-Q: 6.6%		Premium Load: Non-Q: 5.9%	
Loads/Fees	plus per \$1,000		plus per \$1,000 charges; all to	age 100	Premium Load: Qual: 5.1%		Premium Load: Qual: 4.4%	
					Guaranteed Max: 7.6%		Guaranteed Max: 6.9%	
Surrender Charges	Decreasing charge for 14 years;		Decreasing charge for 20 year	ars;	Decreasing charge for 10 years		Decreasing charge for 10 years	
	Accelerated DB		Accelerated DB (terminal/ch	ronic illness)	SVER Term Insurance - 2	Disability Benefit Rider	ART	
	Child term rider		Estate Preservation		Return of Premium - 2	Conversion Rider	ART - Additional Insured	
	Chronic Illness ABR		Surv. Policy split exchange er	ndorsement	SVER Term Insurance - Corp		Waiver of Charges	
Riders	Waiver of monthly deductions		Waiver of monthly deduction	ns	Premier Living Benefits		Automated Income Option	
	Waiver of surrender charge endo	orsement	Waiver of surrender charge e	endorsement	ART		Overloan Protection II Rider	
	Accidental DB		Accidental DB		Guaranteed Insurablity		NLG Rider	
					Disability Waiver of Charges		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 lifetin	ne via rider	Up to lifetime	via rider
Unisex Rates Fixed Crediting Method	No New Money / Old Money		No New Money / Old Money		Yes		Yes	
rixed crediling Memod	Daily Avg: 40%		Daily Avg: 40%		Annual Pt-to-Pt: 100%	Int. Pt-to-Pt: 100%	Annual Pt-to-Pt: 100%	Int. Pt-to-Pt: 100%
Participation Rate	Point-to-Point: 100%		Point-to-Point: 100%		2 Year Pt-to-Pt: 100% High Par 5-Year: 105%	High Par 1 Year: 140%	2 Year Pt-to-Pt: 100% High Par 5-Year: 105%	High Par 1 Year: 140%
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	3% Minimum Guarantee applied surrender or exchange.	every eight years, at death,			N	A	NA	
Codianio	S&P 500		S&P 500		S&P 500		S&P 500	
	EURO STOXX 50		EURO STOXX 50		Composite Index:		Composite Index:	
A A soul on A 1 - P	Dow Jones Industrial Average		Dow Jones Industrial Average	e		ng Seng	Hang	Seng
Market Indices	Uncapped S&P 500		Uncapped S&P 500		EURO ST		EURO STO	_
	Multi-Index (S&P 500, Russell 2000,	, Euro STOXX 50)	Multi-Index (S&P 500, Russell 2	000, Euro STOXX 50)	MSCI Emerging	Markets	MSCI Emerging Mo	ırkets
	Point to Point: All indices		Point to Point: All indices		Annual Point-to-Point		Annual Point-to-Point	
	Daily Avg: S&P 500, DJIA		Daily Avg: S&P 500, DJIA		2 Year Point-to-Point		2 Year Point-to-Point	
Index Crediting Strategies			Daily Avg. 3al 300, DJIA		High Par 5-Year		High Par 5-Year	
0.10109103					International Annual Point-to-Poir	nt	International Annual Point-to-Point	
					High Par 1 year			

Carrier Name	Pacific Life		Pacific Life		Penn Mutual		Penn Mutual	
Product	Prime IUL		Indexed Estate Preserver		Accumulation Builder Choice	e IUL	Survivorship Plus IUL	
	Super Preferred Nonsmoker	Standard Nonsmoker	Preferred Nonsmoker		Preferred Plus NT	Preferred NT	Preferred Plus NT	Preferred NT
Available Risk Classes	Preferred Plus Nonsmoker	Preferred Smoker	Standard Nonsmoker		Standard NT	Preferred Smoker	Standard NT	Preferred Smoker
	Prferred Nonsmoker	Standard Smoker	Standard Smoker		Standard Smoker		Standard Smoker	
	Ages 20-75	Super, Pref. Plus,	Preferred Nonsmoker	Ages 20 - 80	Ages 0-85		Ages 20-85	
Issue Ages	7,963,20,73	Preferred, Pref. Smoker	All other classes	Ages 20 - 90			Max of 30yrs difference betwe	een insureds
1330C AgC3	Ages 20-85	Preferred	Max age in CA is 80 all risk classes					
	Ages 20-90	Std. Smkr, Nonsmkr						
Min Face Amount	\$50,000)	\$100,000, inclusive	of all riders		ges 0-70 \$50,000 ges 71+ \$100,000		5200,000
	Option	n 1= level	Option	A = Level		tion 1= level		Option 1= level
DB Options	· ·	n 2= increasing	·	B = Increasing	·	tion 2= increasing		Option 2 = increasing
		n 3= ROP	·	C = ROP				
Guaranteed Interest Rate	2.00%	ne ker	2.00%		1.00%		2.00%	
Karo	Std: All Years (Guaranteed)	2.25%	Std: All Years (Guaranteed)	2.25%	6.00%	years (1-10)	4.00%	 Traditional
Loan Rate(s)	Std: Years 6+ (Non-guaranteed)	2.25%	Std: Years 6+ (Non-guaranteed)	2.25%	5.50%	years 11+	6.00%	Indexed
	Std: All Years (Guaranteed)	2.00%	Std: All Years (Guaranteed)	2.00%	Traditional yrs 1-10	5.00%	Traditional yrs 1-10	3.00%
Interest Credited on	Std: Years 6+ (Non-guaranteed)	2.25%	Std: Years 6+ (Non-guaranteed)	2.25%	Traditional yrs 11+	5.25%	Traditional yrs 11+	3.75%
Policy Loans					, ,		Indexed	2% (+indexed accum.)
	Premium Load: Non-Q: 6.6%		Maximum	7.80%	8% of all premiums, \$9/mo. (max),		10% of all premiums (15% max	1
Loads/Fees	Premium Load: Qual: 5.1%		Current	6.80%	plus per \$1,000 charges yrs 1-10		\$15/mo. Yrs 2; plus per \$1,000	
	Guaranteed Max: 7.6%		Loads vary by market and may be lo		ples per \$1,000 erranges yis i re		φτο,τιιο. τιο 2, ριού ροι φτ,σου	
Surrender Charges	Decreasing charge for 10 years		Decreasing charge for 10 years	, moi	Decreasing charge for 9 years;		Decreasing charge for 14 year	irs;
	ART - Additional Insured		Accelerated Living Benefit Rider	Policy Split	Accelerated DB	Disability waiver of m	onth Chronic Illness Accelerated D	B Extended NLG
	Waiver of Charges		ART - Individual	SVER Term Insurance	Accidental DB	Waiver of surrender of	char Estate Growth Benefit	Flexible PD Single Life te
	Automated Income Option		ART - Survivor		Chronic Illness Accelerated DB	Additional term insure	ance Estate Preservation Term Ins	Policy Split option
Riders	Overloan Protection II Rider		Conversion		Disability Completion Benefit	Children's term	First Death Benefit	Supplemental Term
	Premier Living Benefits		Enhanced Policy Split		GTD increase option	ROP	Overloan Protection	
	NLG Rider		Estate Preservation		Supplemental term	Overloan Protection	ROP	
			Medium Duration NLG		Supplement benefit enhancemer	nt Supp. Exchange	Supplemental Exchange Agre	eement
Premium Deposit Fund	No		No		No		No	
Lifetime DB Guarantees	Up to lifetime v	via rider	No. 3 to 10 year base guarantee (iss guarantee as long as younger insure		Varies by age, min. of 5yrs; max o	f 30yrs	20yrs, Lifetime via Extended N	ILG rider
Unisex Rates Fixed Crediting Method	Yes		Yes		No New Money / Old Money		No New Money / Old Money	
nxed Crediling Melinod	Annual Pt-to-Pt: 100%		100%		100%		100%	
Participation Rate	1 Year High Par: 140%		105% for High Par 5-Year					
Floor	0%		0%		1%		2%	
Minimum Account Value Guarantee	2% upon surrende	er or death	NA		N.	Α		NA
, also socialities	S&P 500		S&P 500		S&P 500		S&P 500	
	Composite Index:		Composite Index:		S&P Global Broad Market Index			
	Hang S	ena		ena	Jan 2.333. Sidda Markot Maok			
Market Indices	EURO STOX	-	Hang Seng EURO STOXX 50					
	MSCI Emerging Mar		MSCI Emerging Mar					
	Annual Point-to-Point		Annual Point-to-Point		Annual Point - to - Point		Annual Point - to - Point	
	1 Year High Par		2 Year Point-to-Point		5 year Point - to - Point		22 3 10 1 31111	
Index Crediting	International Annual Point-to-Point				700.101111010111			
Strategies	The manerial / timodi i dini-io-i dini		High Par 5-Year International Annual Point-to-Point					
			IIII CITIANONAI ANNOAN I ONNI-10-FOMI					

	Principal		Protective		Prudential		Transamerica	
Product	Indexed Universal Life Flex		Indexed Choice UL		PruLife Index Advanta	age UL	TransNavigator	
	Super Preferred NT	Preferred Tobacco	Select Preferred NT	Preferred Tobacco	Preferred Best	Preferred NT	Preferred Elite	Preferred Plus
Available Risk Classes	Preferred NT	Standard Tobacco	Preferred NT	Standard Tobacco	Non-Smoker Plus	Non- Smoker	Preferred	Non-Tobacco
	Super Standard NT		Standard NT		Preferred Smoker	Smoker	Preferred Tobacco	Tobacco
	Standard NT							
	Super Preferred: Ages 20 - 80		Standard NT: - 0 - 75		Ages 0-85		Ages 18-70	Select NS
Issue Ages	All other classes: Ages 20 - 85		All other classes: Ages 18 - 75		Max of 30yrs difference b	etween insureds	Ages 18-75	Preferred/Pref Tob.
13300 / (g03	Max issue age 80 with ENLG Rider						Ages 18-85*	Non-Tobacco/Tobacco
							*Max age in FL is 75	
Min Face Amount	\$100,0	000		\$100,000		Ages 0-80 \$100,000 Ages 81-85 \$250,000	\$	25,000
	Optio	on 1= level		Option 1= level		Option 1= level		Option 1= level
DB Options	Optio	on 2 = increasing				Option 2= increasing		Option 2= increasing
	Optio	on 3 = Face + Premiums						
Guaranteed Interest Rate	2.00%		1%		2.00%		2.00%	
	Years 1 - 10	3.50%	Years 1 - 10	3.50%	4.00%	Standard (yrs 1-10)	3.00%	Yrs 1-10
Loan Rate(s)	Years 11+	2.00%	Years 11+	2.00%	3.25%	Preferred (yrs 11+)	2.25%	Yrs 11+
	Current and Guaranteed, Tradition	al Loans Only						
Interest Credited on	All Years	2.00%	Current and Guaranteed, Tro	aditional Loans Only	3.00%		2%	
Policy Loans			Loaned value receives same	indexed crediting rate as policy				
,	Current and Guaranteed, Tradition	al Loans Only	value					
	Premium Load: 8% to target (15% gtd.)	/ 13% above target (15% gtd.).	97 promium ovnonso charac	e yr 1 - 10, 4% thereafter except in CA	8% premium expense cho	arge; \$20 mo.,	1.03% premium expense charg	e yr 1-20 / 5.15% thereafter; \$12/mo
Loads/Fees	Monthly Admin: \$7.50 (\$10.00 gtd.). Pe existence (or not) of ENLG, band (\$1M-	+), & insured characteristics (gtd.			plus monthly admin and	COI's; asset based	plus monthly admin and COI's	
	is 125% of current). COIs: Banded (\$1N	Λ+)			charge 0.72; premium -bo	ased admin 3.75%		
Surrender Charges	Decreasing charge for 19 years		Decreasing charge for 14 ye	ars	Based on client's age, fac	ce amount, and UW category;	Decreasing charge for 15 year	S
					declines annually after iss	sue		
	Wavier of Monthly Chrages	Cost of Living Rider	ExtendCare		Accidental DB		Accidental DB	Additional Insured
	Salary Increase Rider		Disability Benefit Rider		Children Level Term rider		Full Policy Surrender Penalty wo	aiver Children's Benefit
	Children's Term Insurance		Accidental Death Benefit		Enhanced CV rider		Disability Waiver of Monthly De	ductions Accel DB - Terminal III
Riders	Extended No Lapse Guarantee (op	otional)	Children Term Rider		Enhanced Disability bene	efit	Disability Waiver of Premiums	Base Insured
	Life Paid Up Rider		Income Provider Option		Living Needs Benefit		Guaranteed Insurability Benefi	Long Term Care
	Chronic Illness Rider				MyNeeds benefit rider		Income Protection Option	
	Terminal Illness Rider				Overloan Protection rider		Overloan Protection Rider	
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 yea	ars	Varies by age between 5-20yrs	
Unisex Rates	Yes Portfolio		Only in MT Portfolio		No New Money / Old Money		No New money/ Old money	
Fixed Crediting Method	100% (current and guaranteed)		100%		100%		100%	
Participation Rate								
Floor	0% (current and guaranteed)		0.00%		0.00%		0.00%	
Minimum Account	NA			NA			<u> </u>	NA
Value Guarantee			C 0 D COO D - 1		C 0 D 500		Ca D 700	
	S&P 500 Price Return (PR)		S&P 500 Return		S&P 500		S&P 500	
	S&P 500 Total Return (TR)						EURO STOXX 50	
Market Indices							Hang Seng Index	
	One Year Point-to-Point - S&P 500 P	PR	One Year Point-to-Point - S&I	P 500 PR	Annual Point - to - Point		Annual Point-to-Point	
Index Crediting Strategies	One Year Point-to-Point - S&P 500 PR One Year Monthly Average - S&P 500 TR							

Carrier Name	Transamerica		Transamerica		Voya		Voya	
Product	Freedom IUL II*		Freedom Global IUL II*		Voya IUL-Accumulator		Voya IUL-Global	
	Preferred Elite	Preferred Plus	Preferred Elite	Preferred Plus	Super Pref NT	Pref NT	Super Pref NT	Super Pref NT
Available Risk Classes	Preferred	Non-Tobacco	Preferred	Non-Tobacco	Standard NT	Pref Tobacco	Standard No Tobacco	Standard No Tobacco
	Preferred Tobacco	Tobacco	Preferred Tobacco	Tobacco	Standard Tobacco		Standard Tobacco	
		1020000		100000	oranadra resacce		orangara resucce	
	Ages 18-70	Preferred Elite/Plus	Ages 18-70	Preferred Elite/Plus			Ages 16-80	Super Preferred
	Ages 18-75	Preferred/Pref Tob.	Ages 18-75	Preferred/Pref Tob.			Ages 16-85	Preferred
Issue Ages	Ages 18-85	Non-Tobacco/Tobacco		Non-Tobacco/Tobacco			Ages 0-90	Standard NT
	Ages 10-00	Non-Tobacco/Tobacco	Ages 10-03	Non-robacco/robacco			Ages 16-90	Standard Tobacco
Min Face Amount	\$25,000		\$25,000		\$50,000		\$100,000	
	Option 1=	= level	Option 1	= level	Optio	n 1: Level	Ор	otion 1= level
DB Options	Option 2= increasing		Option 2= increasing		Option 2: Increasing		Op	otion 2= increasing
							Op	tion 3= return of premium
Guaranteed Interest	2.00%		2.00%		Fixed strategy	2%	Fixed strategy	2%
Rate					Indexed strategy	1%	Indexed strategy	1%
	3.00%	Yrs 1-10	3.00%	Yrs 1-10	Traditional yrs 1-10	2.00%	Preferred Preferred	2.15%
Loan Rate(s)	2.25%	Yrs 11+	2.25%	Yrs 11+	Select Loan	depends on index	Non-Preferred	3.00%
. ,								
	2% in arrears		2% in arrears		7% (max) premium expense yrs 1-4, 3	% vrs 5+		
Interest Credited on	2/0 111 GIT GGT3		270 III directis		\$30/mo. Plus monthly admin and CC		2%	
Policy Loans					geo, me. nes memm, dan mi ana de		270	
	6% premium expense charge; \$12/mon	 th	6% premium expense charge; \$12/mor	nth	Decreasing charge for 20 years		15% premium expense charge; \$3	30/month
Loads/Fees	plus monthly admin and COI's	,	plus monthly admin and COI's	,	Doctors and Grange for 20 years		plus monthly admin and COI's	50,111611111,
	plos morning damin and cors		pios morning darian and cons		Accelerated death benefit	Adjustable Term	pios morning darring and cors	
	Decreasing charge for 10 years		Decreasing charge for 10 years		Additional insured	Adjustable terri	Decreasing charge for 9 years	
Surrender Charges	Decreasing charge for to years		Decreasing charge for to years				Decreasing charge for 7 years	
	A scielantal DD	A alalikia sa ad baas wa al	A a side sate LDD	A alaliki a a al lisa ura al	Overloan lapse protection			
	Accidental DB	Additional Insured	Accidental DB	Additional Insured	Chronic Illness Rider		Accelerated death benefit	
	Full Policy Surrender Penalty waiver	Children's Benefit	Full Policy Surrender Penalty waiver	Children's Benefit	Waiver of specified premium		Additional insured	Adjustable term rider
	Disability Waiver of Monthly Deductions	Accel DB - Terminal III	Disability Waiver of Monthly Deduction	s Accel DB - Terminal III	Premium Deposit Fund rider		Overloan lapse protection	
Riders	Disability Waiver of Premiums	Base Insured	Disability Waiver of Premiums	Base Insured	Waiver of COI		Waiver of COI rider	
	Guaranteed Insurability Benefit		Guaranteed Insurability Benefit		No		Waiver of specified premium	
	Income Protection Option		Income Protection Option		Yes		Waiver of surrender charge	
	Overloan Protection Rider		Overloan Protection Rider		Portfolio			
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 100%		New money/ Old money 100%		0%		Portfolio 65%	
Participation Rate	100/0		100/0		0,0		0070	
·					NA			
Floor	1.00%		1.00%		S&P 500		1%	
Minimum Account								
Value Guarantee	NA		NA				N	IA
	S&P 500		S&P 500	Hang Seng			S&P 500	Hang Seng
			DJIA EURO STOXX 50		1-Year Point to Point		EURO STOXX 50	
A.4. 1. 1.1. 19					1-Year High Participation			
Market Indices								
	Annual Point-to-Point		Annual Point-to-Point		1Year	11.50%	5-Year Point-to-Point	
la de Core IIII					1 Year High Par	9.50%		
Index Crediting Strategies								
on a region								
			1		1			

Carrier Name	Voya		Voya		Voya		Zurich Life		
Product	Voya IUL - Global Choice		Voya IUL - Protector		Voya IUL-GDB		Index UL		
	Super Pref NT	Pref NT	Super Pref NT	Pref NT	Super Pref NT	Pref NT	Preferred No Tobacco	Preferred Plus	
Available Risk Classes	Standard NT	Pref Tobacco	Standard NT	Pref Tobacco	Standard NT	Pref Tobacco	Preferred Tobacco	Standard Plus NT	
	Standard Tobacco		Standard Tobacco		Standard Tobacco		Standard Tobacco	Standard No Tobacco	
	Ages 16-80	Super Preferred	Ages 16-80	Super Preferred	Ages 0-70	Standard NT	Ages 0-85 (80 max in CA)		
Issue Ages	Ages 16-85	Preferred	Ages 16-85	Preferred	Ages 16-70	Standard Tobacco			
	Ages 0-90	Standard NT	Ages 0-90	Standard NT	Ages 18-70	All other classes			
	Ages 16-90	Standard Tobacco	Ages 16-90	Standard Tobacco					
Min Face Amount	\$50,000		\$50,000 Up to age 85 \$250,000 Ages 86-90		\$50,000		\$250,000		
	Option 1= level		Option 1= level Option 2= increasing		Option 1= level Option 2= increasing		Option 1= level Option 2= increasing		
DB Options	Option 2= increasing								
Guaranteed Interest	Fixed strategy	2%	Fixed strategy	2%	Fixed strategy	2%	3.00% fixed account		
Rate	Indexed strategy	0%	Indexed strategy	0%	Indexed strategy	1%			
	Preferred	2.15%	Preferred	2.15%	Select and Traditional	6.00%	5% charged yrs 1-9		
Loan Rate(s)	Non-Preferred	3.00%	Non-Preferred	3.00%			4% charged yrs 10+		
	Select Loan	6.00%	Select Loan	6.00%					
Interest Credited on	Traditional Loan	2%	Traditional Loan	2%	Traditional yrs 1-10	4.50%	4% credited annually yrs 1-9		
Policy Loans	Select Loan	depends on the index	Select Loan	depends on the index	Traditional yrs 11+	5.50%	4% credited yrs 10+		
					Select Loan	depends on index			
	15% premium expense charge; \$30/month,		7% premium expense yr 1, 3% yrs 2+		23% premium expense yrs 1-4, 10% yrs 5+		Premium charge: 8% all years		
Loads/Fees	plus monthly admin and COI's		\$30/mo, plus monthly admin and COI's		\$30/mo. Plus monthly admin and COI's		Expense charge: 14% yrs (1-10); 3.6% yrs (11-15)		
					5		0.75% yrs (16-20); 0.07% yrs (20+)		
Surrender Charges	Decreasing charge for 9 years		Decreasing charge for 20 yea	rs	Decreasing charge for 14	years	Decreasing charge for 14 years		
	Accelerated death benefit		Accelerated death benefit		Accelerated death benef	fit	Lapse Protection Period Extension	n	
	Additional insured Adjustable term rider		Additional insured Adjustable term rider		Additional insured		Lapse Protection Stop Year		
	Overloan lapse protection		Overloan lapse protection		Overloan lapse protection		Accelerated Death Benefit		
Riders	Waiver of COI rider		Waiver of COI rider				Maturity Extension		
	Waiver of specified premium		Waiver of specified premium		Waiver of specified premium		Overloan Protection		
	Early CV Rider								
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 Fixed Crediting Method	Yes Portfolio		Yes Portfolio		Yes Portfolio		NO		
naca creating Memod	1-Year Point to Point	100%	100%		100%		100%		
Participation Rate	2-Year Global Index 5-Year Global Index	20% 15%							
Floor	0%		0%		1%		1%/0%/0% Floor varies among crediting op	ions	
Minimum Account Value Guarantee	NA			NA		NA			
	S&P 500		S&P 500		S&P 500		S&P 500		
	EURO STOXX 50						Dow Jones - UBS Commodity Inc	lex	
Market Indices	Hang Seng						Russell 2000		
							MSCI EAFE		
							MSCI Emerging Markets		
	1-Year Point to Point		1-Year Point to Point		1-Year Point to Point		1-year Annual Point-to-Point		
Index Crediting	2-Year Global Index								
Strategies	5-Year Global Index								

Carrier Name	Zurich Life		Zurich Life of NY		
Product	Survivor Index UL		Index UL		
	Preferred No Tobacco	Preferred Plus	Preferred No Tobacco	Preferred Plus	
Available Risk Classes	Preferred Tobacco	Standard No Tobacco	Preferred Tobacco	Standard Plus NT	
	Standard Tobacco		Standard Tobacco	Standard No Tobacco	
	Ages 0-85 (80 max in CA)		Ages 0-85		
Issue Ages					
Min Face Amount	\$500,000		\$250,000		
DB Options		e= increasing	· ·	ion 1= level ion 2= increasing	
		s= return of premium	0.00% ("		
Guaranteed Interest Rate	3.00% fixed account		3.00% fixed account		
2	5% charged yrs 1-9		5% charged yrs 1-9		
Loan Rate(s)	4% charged yrs 10+		4% charged yrs 10+		
Interest Currell	4% credited annually yrs 1-9		4% credited annually yrs 1-9		
Interest Credited on Policy Loans	4% credited yrs 10+		4% credited yrs 10+		
	Premium charge: 8% all years		Premium charge: 8% all years		
Loads/Fees	Expense charge: 14% yrs (1-10); 3.6% yrs	s (11-15)	Expense charge: 14% yrs (1-10); 3.6% yrs (11-15)		
	0.75% yrs (16-20); 0.07% yrs (20+)		0.75% yrs (16-20); 0.07% yrs (20+)		
Surrender Charges	Decreasing charge for 14 years		Decreasing charge for 14 years		
	Lapse Protection Period Extension		Lapse Protection Period Extension		
	Lapse Protection Stop Year		Lapse Protection Stop Year		
	Accelerated Death Benefit		Accelerated Death Benefit		
Riders	Maturity Extension		Overloan Protection		
	Overloan Protection				
Premium Deposit Fund	No		No		
Lifetime DB Guarantees	No (rider allows for greater of 5yrs or to	n age 901	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%		1%/0%/0%		
Minimum Account	Floor varies among crediting options		Floor varies among crediting optio	ons	
Value Guarantee	CO D 500		C 2 D 700		
	S&P 500		S&P 500		
	Dow Jones - UBS Commodity Index Russell 2000		Dow Jones - UBS Commodity Index Russell 2000		
Market Indices	MSCI EAFE		MSCI EAFE		
	MSCI Emerging Markets		MSCI Emerging Markets		
	1-year Annual Point-to-Point		1-year Annual Point-to-Point		
Index Crediting Strategies	, , , , , , , , , , , , , , , , , , , ,		, 12 2 2 13 1 3		