

Permanent Life Product Spread Sheet



Company	Product/Plan Type	Issue Ages	Minimum Face	Nolapse Year	Rolling Targets	Highlights
AIG/American General						
	American Elite Whole Life	0 - 70	\$5K	Life		No Policy Fees,
	ContinUL Extend*	0 - 90	\$100K	Life	24 Months	2 Yr Rolling Target, Blend Option Available, Under age 70 Table 2 to Standard NT table shave available
	Elite UL*	0 - 90	\$100K	10 Yr	24 Months	Good for cash value, endow solves, 2 year rolling target
	Elite UL G*	0 - 90	\$50K	Life	24 Months	Competitive Lifetime Guarantee premium, good for older ags, 2 yr rolling target
	Elite Index UL	0 - 90	\$100k		24 Months	2 Yr Rolling Target
	Elite Global IUL Plus	0 - 80	\$100K	30 Yr or Life		9 Yr Surrender Charge, 1 Yr Allocation has 55% participation, 5 Yr Allocation has 60% participation.
	Elite Global IUL LT	0 - 75	\$100K			Same as above, LT version
Allianz						
	Gendex Momentum *	0 - 80	\$100K			10% Comp Bonus until March 2nd, 2009. Cash Value Accumulation, Single Premiums, Replaced the Gendex II
	Generation Planner II *	0 - 80	\$100K	Life		Guaranteed no-lapse benefit to age 120 LTC rider/child term rider available.
	Allianz Legacy Planner	50 - 85	\$25K	Life		Guarantee no-lapse to age 120. Single premium payment only.
American National						
	Executive UL	0 - 85	\$25K	10 Yr		15 Yr Surrender Charge, Option C Death Benefit for specified face amt, plus the sum of all premiums paid, excluding any premiums paid by a disability waiver and partial surrenders
	Executive TE UL	18 - 70	\$25K	10 Yr		Available only to employees of a school district participating in a Section 457 Deferred Comp Plan
	Executive SI UL	18 - 65	\$25K	10 Yr		Offered exclusively to Federal Employees on a simplified issue basis.
	Executive IV UL	18 - 70	\$25K	10 Yr		Available only to employees of a state or local government that are participating in a Section 457 Deferred Comp Plan
	LTG UL	18 - 85	\$100K	Life		Age Last Birthday, 15 Yr Surrender Charge, Better for Face Amounts over \$500K
Aviva						
	Advantage Builder II *	0 - 85	\$100K	Life	Life	Low-Cost Death Benefit Protection, Strong CV accumulation
	Lifetime Builder II *	0 - 85	\$25K		Life	Cash Accumulation and Retirement Income. Free withdrawals in Yrs 2+ up to 20%
	Liberty Builder *	0 - 85	\$100K		Life	High Early CV, More competitive at older issue ages
	Vision Builder *	0 - 85	\$25K SNT \$100K PNT		Life	Highest Cash Value Enhancement
	Multi Choice Single Premium Indexed	50 - 85	\$10K Min Prem, or \$25K Face	Life		Nursing Home and Terminal Illness Benefits, 3% Guar Int Rate, Free withdrawals up to 10% after year 2
	Multi Choice Singl Premium Life	50 - 85	\$10K Min Prem, or \$25K Face	Life		Nursing Home and Terminal Illness Benefits, 3% Guar Int Rate, Free withdrawals up to 10% after year 2, Non-Illustrated Product
AXA Dist.						
	Athena ULDB *	0 - 85	\$50K			Lifetime Guarantee, competitive short and level pay. Great for ages 60+ preferred with high face amounts
	Athena LPR *	0 - 85	\$50K	Life		

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Banner						
	Advantra UL	20 - 80	\$100K	20 Yrs		Term alternative ages 60 and up NOT available for conversions
	Continuity Lifetime UL	20 - 85	\$100K	Life		Competitive Lifetime Guarantee premium – use for conversions
	Life Umbrella UL 120*	20 - 85	\$100K	Life	24 Months	Flexible Short Pay and Single Pays
Genworth						
	Life Ready UL II	0 - 90	\$50K			Competitively priced in non-nicotine rate classes.
	Lifetime Flex Plus UL II *	0 - 90	\$25K	Life	Lifetime	1035 w. Loans Ok, Any 1035 funds rec'd in yr 1 will count as rec'd on day 1, Unlimited Catchup Provision
	Lifetime Protector SG II *	N/A	\$25K	Life		Only available for conversions
The Hartford (Term Conversion Products Vary by Case)						
	Bicentennial UL Freedom	0 - 85	\$50K SNT \$100KPNT	Life		Life Access Benefit Rider
	Bicentennial UL Founders	0 - 85	\$50K SNT \$100KPNT	Varies		Life Access Benefit Rider, Current Assumption Product
	ExtraOrdinary Whole Life	0 - 85	\$25K SNT PNT \$100K	Life		
ING						
	GDBUL II *	0 - 90	\$100K	Life		Best for 55+ for Guar DB, All Ratings Removed after 20 Yrs
	Protector UL (07) *	0 - 90	\$25K Ages 0-20 \$50K Ages 21+			Preferred Loans after 10 Yrs. Bonus Interest after 15 Yrs. ERISA compliant
	UL - CV *	0 - 90	\$50K		Unlimited on Heaped Commission	Premium Finance, Retirement Planning, Wealth Transfer
	UL - ECV *	16 - 90	\$100K			Small to Midsize COLI, Premium Finance. No Surrender Charges
John Hancock						
	Accumulation UL *	0 - 90	\$100K	Life		For high net worth individuals and business owners who need strong cash values, LTC Rider Available
	Protection UL-G *	0 - 90	\$100K	Life		Competes well at ages 55+, LTC benefit, can extend premiums to age 120, good for premium financing
	Performance UL *	0 - 90	\$100K	Life		Supplemental income, High rolling target. Competes well for 50+, LTC Rider Available
	Whole Life WL	0 - 90	\$50K	WL		Participating WL
Lafayette						
	Marquis Centennial Indexed UL	0 - 85	\$100K	Life		130% Participation, Min 2% Int Rate, Fixed Bucket Allocation of 6%, LTC Rider for 2% of DB up to a max of \$250K Face Amount
	Century 2000 UL	0 - 85	\$100K			LTC Rider Available, Low Cost Current Assumption

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LBL						
	Legacy Secure UL (2007)*	18 - 85 *L	\$100K	Life		AGE LAST, Dial-in guarantees – lifetime, plus nice cash values, 5 underwriting classes / * = 50K ages 61+
	Legacy Choice UL (2007)*	18 - 85 *L	\$100K	Life		AGE LAST, 25K min first year premium, \$0 first year premium load, suited for large first yr premium / * = 50K ages 61+
	Ultra Plus*	0 - 90	\$50K Ages 0-49 \$25K Ages 50+			Zero Net Cost Loans, Lower Face Amount UL, Deferred Comp and Split Dollar Arrangements
	Echelon I*	18 - 85	\$100K			Non-Qualified Deferred Comp, Strong CV Accumulation, Zero Net Cost Loans, Surrender Charge Waiver Available
	Echelon II*	18 - 85	\$250K			Premium Finance for Individuals and Business Owners
	Ultra Index*	0 - 90	\$100K			Fixed and Indexed Crediting Strategies, Reduced rate-up for Substandards
	Consultant Protector*	0 - 80	\$100K			61 Subaccounts, Guar Min DB with Safety Net Premium
Lincoln Financial						
	Lincoln LifeGuarantee Plus UL*	20 - 90	\$100K	Life	9 yrs	Highest level of flexibility available in a Lincoln guaranteed universal life product.
	Lincoln LifeReserve UL *	0 - 85	\$100K	5 yrs	9 yrs	Product intended for long-term account value accumulation.
	Lincoln LifeReserve Index UL *	0 - 85	\$25K	5 yrs	9 yrs	Designed for the small/medium sized executive benefit case market. High cash surrender values in the early years; upside potential of crediting rates based on an external financial inde
	Lincoln LifeGuarantee UL*	20 - 90	\$100K	Life	9 yrs	Lowest-cost guaranteed death benefit protection in Lincoln's portfolio.
	Lincoln LifeCurrent UL*	15 - 85	\$100K	20 yrs	9 yrs	Designed for accumulation, income replacement and wealth transfer.
	Lincoln Money Guard Reserve	30 - 80	\$25kK	Life	10yrs	Money Guard's Lowest-cost guaranteed death benefit protection product.
Mass Mutual						
	UL2	0 - 85	\$50K	Varies		Low cost perm ins., cash accum, older ages, flexibility with DB and premiums
	UL2+	0 - 85	\$50K	Life		Lifetime Guarantee, lower premium older ages
	Whole Life 9900	0 - 87	\$50K	Life		Most flexible of Mass Mutual's WL products
Met						
	Guarantee Advantage UL*	0 - 85	\$50K	Life		LTC guarantee, LTC guaranteed purchase option rider (not available in CA)
	Whole Life *	0 - 85	Prf Elite \$250k Prf \$100k Std \$10k	Life		

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NACOLAH						
	Custom Guarantee *	0 - 85	\$50K	Life	24 Months	Built-in lapse protection
	Custom Accumulator III *	0 - 75	\$50K	Varies 5-10 Yrs		
	Custom Extra	0 - 90	Prf \$100k Other ratings \$25K	Varies 5-15 Yrs		
	Custom Term GUL	15 - 85	\$25K	Varies 10-15 Yrs		
	Custom Growth CV *	0 - 75	\$25K	Lesser of 20 years or to age 70 (never less than 5 years)		
	Custom Access	30 - 85	\$25K	5 years		
	Builder Index UL *	0 - 80	\$25K	0 - 70 = 20 years; 71+ = 10 years	24 Months	Cash accumulation attached to percentage gained of popular index.
	Guarantee Builder Index UL *	0 - 80	\$50K	Varies 5-Life	24 Months	Cash accumulation attached to percentage gained of popular index; Built in lapse protection can be purchased.
Principal						
	UL Protector III (2007) *	0 - 85	\$50K	Life		Very competitive for lifetime guarantee, short pay and full pay; good for business insurance
	UL Flex *	0 - 85	\$50K	10 years		cash accumulation product
Nationwide						
	YourLife Accumulation UL*	18 - 85	\$25K	5 years	24 Months	LTC Rider available on both products.
	YourLife Ultimate UL*	18 - 85	\$100K	Life		
New York Life						
	*Only available for cases with a premium of <\$20K. For assistance contact your CPS Life Marketing Manager					
Phoenix						
	Phoenix UL w/ Guarantee *	18 - 85	\$250k	Life		Built-in lapse protection
	Phoenix Accumulator UL IV *	0 - 85	\$100k	5 years	36 months	High cash accumulation; low min. face requirements
	Phoenix Indexed UL II*	0 - 85	\$250k	Lesser of 20 years or to age 75	36 months	Cash accumulation attached to percentage gained of popular index.
Protective						
	Protective Centennial G II UL *	18 - 85	\$50K	Life		Built-in lapse protection provision
	Protective Centennial G II UL Plus*	18 - 85	\$50K	Life		High cash accumulations; low min. face requirements; no-lapse provision
	Protective ProClassic	0 - 86	\$25K	Varies		
Prudential						
	Prulife Universal Protector*	0 - 90	\$50K	Life	24 months	AGE LAST, Lifetime Guarantee, adjustable NLG
	Prulife Universal Plus*	0 - 90	\$25K	<25	24 months	AGE LAST; competitive endowment premiums,
Sun Life						
	Protector Plus UL *	18 - 85	\$100K	Varies		Good for older ages, cash value solves, supp retirement
	Protector LP4*	18 - 85	\$100K	Life		Catch-up provision, lapse protection feature

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Trans-America						
	TransACE	16 - 89	\$100K Select Class \$25K Other Ratings	Life		No-lapse Guaranteed Death Benefit Protection
	TransACE CV *	0 - 75	\$100k Prf Plus \$25K Other Ratings	Life		No-lapse Guaranteed Death Benefit Protection; Cash Accumulation
	TransUltra Plus 2006	16 - 89	\$100K			AGE LAST; Cash accumulation
	TransUltra SP 2006 *	16 - 89	Select Rating \$100K Other Ratings \$25K			AGE LAST; Cash accumulation
	Trans Index UL	16 - 69	\$100K			Cash accumulation attached to percentage gained of popular index.
United of Omaha						
	Accumulator UL Plus*	0 - 90	\$25K	Lesser of 30 years or age 80		AGE LAST, Cash accumulation, retirement income – best cash accumulation
	Guaranteed Universal Life Complete*	18 - 85	\$50K Age 66-85 \$100k Ages < 66	Life		AGE LAST, No-lapse Guaranteed Death Benefit Protection
	Guaranteed Universal Life Express*	18 - 65	\$50K	Life		AGE LAST, Standard Rate Classes only (NT/T)
WCL						
	Lifetime Platinum III*	18 - 85	\$100k Prf \$50K Std	Life	24 months	Built in Lapse Protection
	Lifetime Platinum III Plus*	18 - 85	\$100k Prf \$50K Std	Life	24 months	Built in Lapse Protection; for 5% more premium policy builds cash value
	Lifetime Advantage 100*	18 - 85	\$100k Prf \$25K Std	Varies		High cash accumulations; low min. face requirements
* Denotes Product is Available for Conversion						