

# Survivorship Life Product Spreadsheet

as of 01/09



Company	Product/Plan Type	Issue Ages	Minimum Face	No Lapse Feature Years	Highlights, Riders, Options
<b>AIG/American General</b>	Plat Protector Survivor G/UL	40-90	\$250,000	Life	Low cost lifetime guar, Ext. Maturity, Return of Premium, No cash value. Option to Blend
	Elite Global Survivor	18-80	\$100,000	5-Life	Indexed SUL, Utilizes the S&P 500, Hang Seng, & Dow Jones Euor Stoxx 50
	Elite SUL G/UL	20-90	\$250,000	Life	Lifetime / 50 yr guar DB built in to Ext. Maturity, 24 month rolling target premiums
	Elite SUL	20-90	\$250,000	5-20	Low premium to 100 @ current assumptions, 1st to die term, cash value
<b>Allianz</b>	Gen Dex Survivorship	18-80	\$250,000	10-Life	3 D/B options. Can Index to S&P, Nasdaq, or interest earning value account. 100% Par & Loans
<b>Aviva</b>	Indexed Survivor Universal Life	20-85	\$250,000	Life	No lapse guarantee rider, lifetime rollong target, Index linked interest crediting options.
<b>AXA</b>	Athena SUL III	20-90	\$200,000	Life	Great for ages 20-45. Competitive no lapse life guar. ROP rider. 3% guar interest rate.
<b>Genworth</b>	Lifetime Provider SUL II	15-79	\$100,000	Life	Level DB, only unlimited catch-up, estate tax repeal rider
<b>Hartford</b>	Bicentennial UL Joint Freedom	20-85	\$100,000	Life	Competitive for 60+. Estate protection, Estate Tax Repeal, Survivor Exchange riders available
<b>ING</b>	Guarantee GPSUL	35-85	\$250,000	Life	Competitive lifetime guarantees. Blend term to lower premium. ATR rider to increase DB
	Strategic Accumulator	15-90			
<b>John Hancock</b>	Protection SUL-G	20-90	\$250,000	Life	Policy Split, Estate Preservation, Competitive Lifetime Guarantees, ROP rider.
	Performance SUL	20-90	\$250,000	Varries	Policy Split, Estate Preservation, Competitive Lifetime Guarantees.
<b>Lincoln Benefit</b>	Legacy Secure SL/UL	30-90 <sup>*L</sup>	\$250,000	Life	AGE LAST, 10 pay guar., Indiv. Term, 4 Yr Tm., Policy Split. 4.00% guar. int., 5% int. bonus at yr 15 and when credit ls above 3% min
<b>Lincoln Life</b>	Lifecurrent SUL	15-85	\$100,000	Life	2 D/B options. Estate Tax Repeal rider. Persistancy Bonus %. Catch up provision. 14y surr charge
	Life Guarantee SUL	20-90	\$100,000	Life	3 D/B options. Catch up provisions. 19 year surr charge.
<b>Mass Mutual</b>	SUL Guard/UL	18-90	\$100,000	Life	Good for lifetime guarantees and level pays. No Surr charges when money taken from specified premium account
<b>MET</b>	Legacy Advantage SUL	18-90	\$250,000	Life	Policy Split, Estate Protection. Secondary DB Guarantees, High DB per Dollar of Premium.
<b>Nationwide</b>	YourLife SUL	18-85	\$100,000	Life	Table Shave program on Both Lives (table C or better to Standard), Policy Split Option Rider
<b>Phoenix</b>	Phoenix SUL with Guarantee	18-90	\$250,000	Life	No Lapse guaranteed death benefit, Policy Split Option, Disability Benefit (in approved states)
	Phoenix Estate Legacy IV				Age 100+ rider, Cash Value Accumulation test
<b>Principal</b>	SUL Protector/UL	20-85	\$250,000	5-Life	Competitive above age 60 & above \$3mil, good for short pays, Lifetime Guarantees, 19 year surr charge.
<b>Protective</b>	Centennial Survivor G UL	20-85	\$250,000	Life	Low cost lifetime guar,
	Survivor Select UL III	0-85 1 ins. must be 20	\$250,000	Life	Can withdraw cash in policy years 1-10 subject to loan interest charges. Policy years 11 & after 0% interest - wash loan
<b>Prudential</b>	Prulife SUL Protector/UL	18-90 <sup>*L</sup>	\$250,000	Life	AGE LAST, Adjust. guar., good for full pays, 2 yr rolling target, 6 underwriting categories, one uninsurable
<b>Sun Life</b>	Sun Survivorship UL LP3	18-85	\$250,000	Life	Adjust. Guar., Estate Preservation, Policy Split, Competitive for Older ages. Incr&Decr DB in 10k increments. Charitable Giving Benefit Rider gives an add'l 1% of Face value to charity of clients choice.
<b>Transamerica</b>	TransAce Survivor	16-89	\$250,000	Life	Death Bene Option of Level Plus Premium (Return of Premium).
<b>West Coast</b>	Golden Legacy Protector X	20-85	\$250,000	10-Life	Estate Protection Rider

\*L - Indicates that policies are issued based on the client's attained age or "Age Last "