

Catch Up Provisions

Last update October 20, 2003

| Carrier | Comments |
|-------------------|--|
| American General | Unlimited interest-free catch-up provision |
| American National | Unlimited catch-up based on 4.5% |
| Banner Life | Interest Free catch-up provision |
| Empire General | Unlimited catch-up is based on 4% interest assumption |
| First Penn | Unlimited interest free catch-up |
| First Colony Life | 36-month catch-up feature without interest |
| Jefferson Pilot | Unlimited catch-up feature based on an actuarial scale |
| Lincoln Life | Unlimited catch-up feature. Based on a 4% interest rate for Survivorship policies and 4.5% for individual policies |
| Manulife | Unlimited catch-up feature, based on 4.5% interest rate |
| Mass Mutual | 24 month catch-up provision (in FL & MD the catch-up is always available). The interest assumption is 3% (4% FL & MD) |
| MONY | Unlimited catch-up, interest free. The guaranteed no-lapse premium must be paid in year one in order to have the opportunity to catch-up in future years |
| New York Life | Unlimited catch-up based on a 4.5% assumption |
| Prudential | Unlimited catch-up provision based on 4.5% |
| Travelers | 31 day catch up period. If no action is taken within 31 days from the notification date was sent out, then this rider will terminate |
| Valley Forge | Unique catch-up- no interest and no back premiums |
| West Coast Life | 36 month catch-up for the lifetime guaranteed premium, based on 6% assumption (Lifespan Gold 120). The catch-up interest rate for Legacy Protector II is 4%. |
| Zurich Life | Unlimited catch-up based on 5% |