

Extended Maturity Options

Survivorship UL

Updated September 17, 2003

<u>Carrier</u>	<u>Comments</u>
American General	After the original maturity date, no premiums or COI'S however an administration fee not to exceed \$10 / month may be deducted.
	Elite Survivor: Extends the accumulation value as the death benefit (MER-AV), or purchase rider that extends the death benefit (MER-DB).
	Elite Survivor G: This included provision extends the full death benefit past the younger insured's age 100 (MED-DB). In FL, maturity extension will be provided via rider.
American National	Extends the surrender value as the death benefit. No additional Charges will be deducted.
Banner Life	At age 100, upon written request, the extended death benefit will be equal to the policies account value. No COIs will be charged after Age 100.
Clarica	The COI's charges, premium expense charges, and monthly policy expense charges (non-guaranteed and guaranteed) for the policy as zero after the youngest insured reaches age 100). We'll continue to accrue loan interest, and continue to assess rider charges. We reduce the credited interest rate of 4% on both loaned and non-loaned values.
C.N.A. / Valley Forge	The Death Benefit after age 100 equals 101% of the cash value or a rider maybe purchased to extend the death benefit. No COIs apply after Age 100.
Empire General	Maturity is JEA 120. No charges after JEA 100 except policy loan interest and partial surrender charges
First Colony	No maturity date; no COIs after age 100
GE Life / GECA	No maturity date; no COIs, but all other policy charges continue
General American	If on the policy anniversary nearest the insured's Age 100 the Coverage Continuation Benefit value is greater than zero, the death benefit of the policy from that point forward will continue to be the face amount for Option A contracts, and the face amount plus that cash values on the date of death for Option B policies.
Jefferson Pilot	Extends the death benefit with \$1 cash value at age 100. Death benefit is the greater of the specified face amount or policy accumulation value. No COI's or monthly deductions after age 100
Lincoln Life	At the younger insureds Age 100, the death benefit is extended and monthly deductions cease.
Manulife	Age 100 Advantage: At the younger insured's Age 100, the death benefit is extended and monthly deductions cease.
Mass Mutual	No maturity age in most states. No monthly charges after younger insureds Age 100. After Age 100 the full death benefit is extended. In FL, at age 100 the fund value becomes equal to the face amount and this death benefit continues beyond Age 100.
MONY	At age 100, 101% of the cash surrender value is extended as the death benefit or purchase rider to extend the death benefit. No COIs or monthly expense charges after Age 100.

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New York Life	<p>At the younger insured's age 100, the cash value is extended as the death benefit, or purchase rider that extends the death benefit based on the death benefit option in effect at that time. No premiums or monthly deductions after age 100.</p> <p>Pinnacle SUL offers 2 rider options, the LEB and the LEB II.</p> <p>LEB: may only be selected at issue, but charges are not deducted until the younger insured is (or would have been) age 90.</p> <p>LEB II : May be elected anytime, but charges begin immediately when rider is issued</p>
Prudential	<p>Extends the death benefit (amount based on the death benefit option in effect at that time). No premiums, COI'S, or monthly administration fees.</p>
United of Omaha	<p>If the Lifetime Premium has been paid to age 100, the face amount will be guaranteed to age 120. No premiums or monthly deductions after age 100</p>
U.S. Financial	<p>No maturity age. No premiums accepted and no deductions are made after policy anniversary following JEA 100.</p>
West Coast Life	<p>Death benefit after JEA 100 will be greater of the specified amount (minus any outstanding loans or interest) or the Net CSV. Matures at the policy anniversary on, or immediately following the younger insured's 120th birthday. No COI charges, premium, or policy expenses will be assessed after JEA 100.</p>