

Individual UL Lifetime Death Benefit No Lapse Guarantees

State Approvals

Updated April 3, 2003

<u>Carrier</u>	<u>Product</u>	<u>Not Approved In</u>
American General	Platinum Provider Ultra G	MT, NY, VT
	Elite Universal Life G	MT, NY, PR, VT
	Platinum Survivor Ultra G	MT, NY, PR, VT
	Elite Survivor G	MN, MT, NY, VT
Banner Life	Survivor Life	FL, MA, MS, MT, NJ, NY, PA, TX
	Continuity UL 100	Approved in FL and NJ only
	Continuity Lifetime UL	FL, MS, NY, TX, VT
Clarica	Guaranteed UL	AB, ME, NY, NJ
Empire General	EG Select Flex UL	MS, NJ, NY
	EG Survivorship Plus	MD, MS, NY, PA, TX
First Colony	GE Lifetime Protector	Approved in AR, GA, IN, MT, OK, PA only
	GE Lifetime Protector Flex	AR, GA, IN, MD, MA, MT, NJ, NY, OK, PA, TX, VT
	First Choice Gold	MD, IN, NJ, NY, TX
	Life 2	AK, IN, MA, NJ, NY, PA, SC, TX
General American	UL(01)	TX, NY
	ULSG	MD, NY, PR
Jefferson Pilot	Duet 100/200	NJ, NY, For 200 also not approved in MD, TX
	Duet 300	MP, NY
	Duet GP-99	MA, MD, MP, NJ, NY, PR, TX
	Legend 300	MP, NY
	Duet NY, Legend NY	Approved in NY ONLY
Lincoln Life	UL III	NJ, TX
	UL ^{LPR}	Approved in CA, FL, GA, IA, IL, IN, MA, MD, MN, MO, MP, MT, NC, PA, SC, TX, UT, VA, VT only
	UL ^{LPR II}	CA, FL, GA, IA, IL, IN, MA, MN, MO, MP, MT, NC, PA, SC, TX, UT, VA, VT
	SUL ^{LPR}	Approved in MA, MD, PA, SC, TX, UT, VA, VT only
	SUL ^{LPR -II}	Approved CT, DC, FL, GA, IA, IL, IN, MN, MP, MT, NC, NE, NH, NV, OH, OK, SC, UT, VA, VT only
	SUL ^{LPR -III}	Approved in AK, AL, AR, AZ, CA, CO, DE, HI, ID, KS, KY, LA, ME, MI, MO, MS, ND, NM, RI, SD, TN, WA, WV, WI, WY only
Manulife	UL 2000 / SUL 2002	Approved only in PA
	UL 2002	Approved in all states
	SUL 2002	NY
Mass Mutual	SULG	TX
	UL2G	Approved in all states (FL and MD to A100 on UL2)

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MONY	UL	MD, MA, NJ, NY, TX
	SUL	IN, ME, MD, MT, NJ, NY, PA, TX
Prudential	PruLife Protector	MD, NY
United of Omaha	Classic 120	NJ, NY, TX
	Priority Max UL	FL, NJ, NY, TX
	Priority Ultra UL	NJ, NY, TX
	Priority Survivor	NJ NY TX
West Coast Life	Excel 2000	Approved in MN, PA, SC only
	Life Spam Gold 120	ME, MA, MN, NJ, NY, PA, SC
	GoldenLegacy Protector II	MA, NJ, NY
Zurich Life	Zurich Lifetime	IN, MD, MT, NJ, NY