

Product Portfolio Features

American General

* 1035 Loan Transfer Available	
LTG Ultra (Old Line)	10,15, 20, 30 Guaranteed Level Term Convertible to fixed or variable life
LTG Ultra-C (Old Line)	10,15, 20, 30 Guaranteed Level Term 10% first year discount when paid annually & premium accompanies application/convertible to fixed or variable life Conversion Credit when converted/Commissionable policy fee
ROP Term (Old Line)	15,20, 30 Guaranteed Level Term with a return of premium at the end of the Term period. No Policy Fee.
AG Classic+ (Old Line)	Individual Universal – strong @ older ages standard classification, issued up to age 90 (preferred & standard) Rolling Target
AG Prime Survivor+ (Old Line)	Survivorship Life – Issued to age 90
Platinum Provider Ultra*	Individual Universal Life – Death Benefit Focus Issued to age 90 Dial-A-Commission approach – older age focus Full Comp. Blend (supplemental rider) which solves for the highest blend that produces a fully commissionable premium CVAT or GPT/Return of Premium Death Benefit Rider
Platinum Provider Ultra G	Individual Universal Life – Guarantees to age 100 Issue to Age 90 – Catch Up without interest Older Age Market – DB Extends beyond Age 100 Guideline Premium or CVAT Test
Platinum Survivor Ultra*	SUL – low cost death benefit Issued to age 90 High target/Dial-A-Commission Approach (see above description)/CVAT or GPT Return of Premium Death Benefit Rider
Platinum Accumulator*	Individual Universal – strong cash values Return of Premium Death Benefit Rider
Platinum Accumulator 500*	Indexed Individual UL – strong cash values Indexed to S & P 500/Return of Premium DB Rider
Platinum Survivor Ultra 500*	Indexed Survivor UL/CVAT or GPT/Issue age 90 Indexed to S & P 500/Return of Premium DB Rider
Platinum Provider Ultra 500*	Indexed Individual UL – Issue age 90 Low cost, high targets/CVAT or GPT Indexed to S & P 500/Return of Premium DB Rider
Value Master 5+	Individual Interest Sensitive Whole Life Capital Transfer Vehicle

<u>American Mayflower</u>	
Term 5, 10, 15, 20	Guaranteed Level Term
Mayflower 10, 15	Guaranteed Level Term for older ages 10 Year: Ages 61-70; 15 Year: Ages 56-65
Mayflower Gold UL	Individual Universal Life
Life Two	Survivorship Universal Life
GPX-One	Interest Sensitive Whole Life – Impaired risk rating drops off between 10 – 12 years Premium for Preferred & Standard is the same. . . vanish differs
<u>Banner</u>	
<ul style="list-style-type: none"> * Banner has committed to being the lowest term provider * Commissions may be paid by direct deposit if elected * Aggressive underwriting 	
OPTerm 10, 15, 20, 30	Guaranteed Level Term Most ratings off Standard Plus Class
Advantra	Individual UL – 20 year term alternative Strong after Age 80; no Surrender Charges after Year 1
Potomac UL 10	Individual UL for Impaired Risks Table 5+ (low cost)
Continuity UL 100	Individual UL; Guarantees to A100; Low cost DB
Survivor UL	Survivor UL – Minimum premium is guaranteed to 100 premium
<u>Clarica</u>	
* age nearest birthday	
Provider	Low-cost death benefit- most competitive under \$100,000 Good for pre-funding future insurance cost with accelerated premium funding. Guarantee age or endowment benefit rider
XtraTerm UL	Low-cost death benefit- most competitive over \$100,000 5 year term benefit rider
Guaranteed UL Guaranteed UL-Survivor	Fixed interest UL with guarantees on death benefit to age 100, policy expenses, no-cost coverage after age 100 to age 120, and guaranteed acceleration of death benefit for terminal illness. Policy Protection Value Estate Protection Benefit Policy Split Benefit
Accumulator/Accumulator 2	Great for: Single-premium asset reallocation, College Funding Guaranteed Age or Endowment Benefit
<u>Companion Life</u>	
<i>(United of Omaha's N.Y. Company)</i>	
* Age last birthday	
Preferred YRT	Yearly Renewal Term
Priority Term 10/15/20	Fully Guaranteed Level Term Impaired risk table Ratings at 20% Other Insured Rider available (waives policy fee)
Priority Design II	Individual Universal Life
Priority Survivor	Survivor Universal Life

<u>Empire General</u>	
* Advanced Premium Account (term): Discounts Future Premiums * Most competitive survivorship with uninsurable & highly rated spouse	
EG Level Series 2000	Level Term Premiums for <u>Standard</u> Risk: 10/10, 15/10, 15/15, 20/10, 20/20, 30/10, 30/20 Multi-Year Payment Mode offers a 20% lower outlay
EG Select Preferred	<u>Preferred</u> Nonsmoker level term 10/10, 15/10, 15/15, 20/10, 20/20, 30/10, 30/20, 30/30 Multi-Year Payment Mode offers a 20% lower outlay Commissionable Policy Fee
EG Advantage	Individual universal life with a 15-year no-lapse feature up to age 80 and 10-year no-lapse feature for ages 81-85 Low premium to endow; Strong for impaired risk Two-year rolling target
EG Alternative II	Individual UL Plan – Most competitive, low-cost plan No Front End Load – 15-year no-lapse Strong for 1035 exchanges
EG Accelerator II	Individual UL Plan – strong cash values Option of CVAT or GPT test
EG Survivorship UL Plus	“Dial a Guarantee” up to Lifetime Guarantees with 4% catch-up provision. Most competitive survivorship plan with Uninsurable & highly rated spouse Issue Age to 90
EG Survivorship	Excess Interest Whole Life
EG Legend and EG Spectrum	Excess Interest Whole Life for Individuals; Legend product is strong for Impaired Risk
<u>F & G Life</u>	
* Age Last Birthday	
Saver’s Select Term	15, 20, 30 Year Guaranteed Level Term Return of Premium Option – 100% of Premium Refunded if contract continues to end of level premium period/Disability Income Rider
<u>First Colony</u>	
* Temporary Insurance Agreement allows policyholder to bind up to \$1,000,000 based on limited health questions * Discounts when prepaying term premiums	
Colony 5, 10, 15, 20, 30	Guaranteed Level Premium Term Impaired risk ratings off Standard Plus Class Convertible to GE Variable within 1 st five years
GE Corporate Term	Multi-life Group Term Carve Out Product
GE Lifetime Protector	Individual Universal Life – Lifetime Guarantees Unlimited Rolling Target Guarantees to Age 100; non-maturing
First Choice Gold	Individual Universal Life – Lifetime Guarantees Catch-Up Provision without interest IBT Term Rider improves Premium to Endow scenarios Guarantees to age 100/Non-Maturing Should be illustrated to endow – COI continues forever
Life Two	Survivorship Universal Life – Lifetime Guarantees Minimum to Issue premium offers long guarantees

		Scheduled premium increases available Guarantees to age 100/Non-Maturing/Guaranteed Vanish Should be illustrated to endow – COI continues forever
GPX-One		Interest Sensitive Whole Life Impaired risk ratings drop off in 10-12 years Preferred & Standard premiums are the same; vanish differs
Income Stream		Individual Universal Life – Issued to age 90
Choice UL		Worksite Marketing Plan (Payroll Deduction UL)
Life Net		Single Premium Whole Life with 1035 Exchange Loan provision
Single Premium Whole Life		True Single Premium WL issued up to age 99
ProTerm		Specialize High Value Term – Customized for Athletes
<u>First Penn</u>		
* Upgrade Program on LifeStyle Select for nonsmokers * One class upgrade continued through 6/30/02 * Credit card payment for initial premium on GTO and STO products		
STO		20, 30 – Guaranteed 10 years
GTO		10, 15, 20, 25, 30 Guaranteed level premiums convertible to Lincoln Life
Titan UL		Individual Universal Life/5 & 10 Year DB Guaranteed (Early cash values)
Lifestyle Select UL		Individual Universal Life/20, 25, 30 Year DB Guaranteed (Later year cash values) Catch-Up Provision without Interest
MoneyGuard Flex I & II		Life Insurance and LTC benefits in one policy
MoneyGuard LS		Survivorship with LTC benefits in one policy
<u>G.E. Life & Annuity</u>		
TLevel 10 Plus (Tlevel 10/N.J.)		10-Year Guaranteed Term
DL881		Interest Sensitive Whole Life Preferred premiums up to Table 8 for most ages; vanish differs
SL		Survivorship Universal Life
<u>Jefferson Pilot</u>		
Legend 100 Legend 200		Supplemental coverage rider for blending Full DB extension Accelerated benefit for terminal/critical illness Secondary guarantee by rider, no maturity date. (Legend 200 has guaranteed no-lapse coverage)

Legend 300	Full DB extension Lower cost of insurance Accelerated benefit for terminal/critical illness
Legend 400	Full DB extension Accelerated benefit for terminal/critical illness Excellent accumulation values Supplemental coverage rider for blending
Legend Select	Designed for face amounts below \$100,000 Full DB extension Supplemental coverage rider for blending Accelerated benefit for terminal/critical illness Secondary guarantee by rider, no maturity date.
Duet 100	Supplemental coverage rider for blending Full DB extension Accelerated benefit at first death Accelerated benefit for terminal/critical illness Additional guarantee by rider, no maturity date.
Duet 200	Guaranteed no-lapse coverage Pre-payment and catch-up provisions Supplemental coverage rider for blending Accelerated benefit at first death Accelerated benefit for terminal/critical illness Additional guarantee by rider, no maturity date.
Duet 300	Accelerated benefit at first death Accelerated benefit for terminal/critical illness Additional guarantee by rider, no maturity date. Low cost of insurance rates
<u>Lincoln Life</u>	
<ul style="list-style-type: none"> * Definition for Preferred Nonsmoker is no cigarettes for 12 months * Flat extras may be converted to Table Ratings when needed to make plan more competitive * Three Table Shave Program for permanent. . . available for both lives * Estate Tax Repeal Rider – Waives Surrender Charges * Death Benefit Option 3 on all universal and variable plans 	
10- and 15- Year Term	Guaranteed Level Premiums
UL-III	Individual Universal Life – Gtd 50 yrs or age 100 Catch-Up Provision w/interest/Guaranteed Vanish Accounting Value Rider – enhances early values (Age 90)

SUL	Survivorship Universal Life – Gtd. 50 yrs or age 100 Catch-up Provision w/interest/Guaranteed Vanish (Age 90)
SUL – IV	Survivorship Universal Life – (low premium) (Age 90)
WLI	Individual Whole Life
SWLI	Survivorship Whole Life
MoneyGuard VUL	Individual Variable Universal Life – combines life insurance and long-term care benefits
<u>Lincoln Life & Annuity of NY</u>	
GTO 10/15/20	Guaranteed Level Term
UL-III	Individual Universal Life
SUL-IV	Survivorship Universal Life
WLI	Individual Whole Life
SWLI	Survivorship Whole Life
<u>Manulife Financial</u>	<i>Nonsmoker rates for 3 years for all permanent plans Nonsmoker definition is no cigarettes for 12 months Estate Tax Repeal Rider – Premium must be prepaid over first 4 years Returns Premium end of 10 years Temporary Insurance Agreement – Allows policyholder to bind up to \$1,000,000 based on ltd health questions</i>
Manulife 10, 15, 20 Term	Premiums fully guaranteed When converted to survivorship face amounts combined
Manulife 15, 20, 30 Term	Premiums with limited gtes: 15/10, 20/10, 30/15 When converted to survivorship face amounts combined
Survivorship Term	10-year term, level premium for 5, YRT thereafter Issue ages to 90
Manulife UL*	Individual Universale Life – Guarantees to 100 Catch Up Provision with Interest – Guaranteed Vanish Issue to age 90 (Preferred)—Strong for Pref. & Std. Smokers
Premier Whole Life	Individual Whole Life
Survivorship UL*	Survivorship Universale Life—Guarantees to 100 Catch Up Provision with interest Guaranteed Vanish/Issue to age 90 (Preferred)
*1035 Loan Exchange Provision	
<u>Manulife of New York</u>	
Manulife 10/15/20	Guaranteed Level Premium Term
Performance Advantage	Individual Universal Life
Survivor UL	Survivorship Universal Life
<u>Massachusetts Mutual – (A Mutual Carrier)</u>	<i>Four table shave program for all products. . . for survivorship applies to both lives. . . Cigar Smokers may qualify for Best Nonsmoker Class with 12 cigars per year. . .</i>
Term 5/10/15,20	Level Term – 5 Year Guarantees
T20G	Guaranteed Level Term for 20 Years
T10G	Guaranteed Level Term for 10 Years
Suvivorship UL10	Survivorship Term – Fully Guaranteed for 10 Years

UL2	Individual Universal Life (CM Life)
UL2G	Individual Universal Life – Guarantees to 100 (CM Life)
Blue Chip Enterprise+II	Individual Universal Life – Available in New York Only
High Early Cash Value	Individual Whole Life
9900 Mod Premium WL	Individual Whole Life offering modified premiums
9900 Whole Life (level)	Individual Whole Life offering level premiums
Life Paid Up at 65	Whole Life – Paid Up at age 65
Ten Payment Life	Whole Life – Paid Up in 10 Years
Twenty Payment Life	Whole Life – Paid Up in 20 Years
Survivorship Universal Life	Survivorship UL – low cost, no guarantees
Survivorship Universal Life-G	Survivorship UL – low cost, lifetime guarantees
Estate Manager	Survivorship Whole Life – 1 st to Die Rider Available
Survivorship WL Protector	Increase in cash value & dividends at first death Both lives issued up to age 91
<u>MONY</u> (age last birthday)	<i>Niche is in avocations; mountain climbing – sports teams Permanent and Term can be competitive for preferred smokers</i>
Custom Term	10, 15, 20 Guaranteed Level Term Convertible beyond 5 years with a Conversion Option Rider Conversion Credit within first 5 years
Custom Premier	Guaranteed Premium Whole Life
Universal Life	Individual Universal Life – Guaranteed Death Benefit Rider to age 100 Cash Value extends beyond age 100 Strong for Preferred Smokers and Older Age Market
Survivor Universal Life	Survivorship Universal – same features as individual UL
<u>Prudential Financial</u> (age last birthday)	<i>Preferred Nonsmoker definition is no cigarettes for 12 months Living Needs Rider – Provides benefits to individuals confined to a nursing home for 6 consecutive months and expected to be permanently confined, or is terminally ill with less than 6 months life expectancy</i>
Elite 10, 15, 20	Gtd Level Premium Term/Convertible for 5 yrs or age 65 (later of) Converted to Combined Amounts – Conversion credit
Essential 10, 15, 20, 30	Guaranteed Level Premium Term – Conversion credit Convertible for 5 Years Only/Convert to Combined Amounts
Universal Protector	Individual UL – Competitive low cost premiums Lifetime Guarantees – Catch Up Provision w/interest Guaranteed Limited Pay – Issue Age 90 (CVAT)
Universal Plus	Individual UL – Strong Cash Accumulation Competitive minimum to endow premiums – Issue Age 90 CVAT/GPT – Death Benefit Option 3 – Extended Maturity Option
Guaranteed Life	Nonparticipating whole life

<u>Security Life of Denver</u>	
Preference Whole Life	Interest Sensitive Whole Life
Explorer Universal Life	Individual Universal Life
Ultra Advantage	Individual Universal Life (early cash values)
Estate Designer	Survivorship UL- No Surrender Charges – Level Commissions
Classic Survivorship UL	Survivorship Universal Life
<u>State Life</u>	
Lifestyle Term 2000	Level Term 10, 15, 20/Gtd. 10 Years – Competitive for Smokers
Lifestyle Term Plus	Guaranteed 15 and 20 Year Level Term
Lifestyle I	Individual Universal Life (impaired risk/vanish) Same Premium for Standard through Table 12 (most ages)
Lifestyle II Plus	Individual Universal Life (impaired risk/full pay) Best low level premium cost Table ratings terminate after 15 years
Lifestyle IV	Individual Universal Life (impaired risk nonsmokers) Standard through Table 4 – same premium
Precision Life	Individual Par Whole Life – Premiums same for nonsmoker and Smoker – vanish differs
<u>Transamerica</u> (available through Hartford location – Potomac for EP agents only)	<i>Sunset Option – Estate Tax Repeal Rider Higher face amounts earn higher interest rates Issue Ages through age 89</i>
Trendsetter Super Series	10, 15, 20 Year Guaranteed Term (age last birthday)
Trendsetter 30 MBG	10 Years of Guaranteed Premium and Premium refund option if future premiums increase (age last birthday)
Trans XL	Individual Universal Life – Full DB Rider/Death Benefit Option 3
Trans Survivor XL	Survivor Universal Life – Full DB Rider*/Death Benefit Option 3 Estate Tax Repeal Rider – Sunset Option
Priority Classic 120	Death Benefit gtd to age 120 (term-like UL)/Issued up to 85
Priority Max UL	Individual UL – Lifetime Gtes./Issue Age 90/Liquidity Rider
Priority Ultra UL	Individual UL – death benefit gtd. to age 120-issued up to 90
Priority Survivor	Survivorship UL – death benefit gtd. to age 120
<u>U.S. Financial</u>	
ART	Annual Renewal Term – Gtd. 5 Years
Aries 5, 10, 15, 20, 30	Guaranteed Term – 30 Year guaranteed 13 years only
Nova	Individual Universal Life
Survivor Universal Life	Survivorship Universal Life
<u>West Coast Life</u> (age last birthday)	<i>Table ratings based on 15% per table increase. . .</i>
Golden G10, 15, 20, 25, 30	Guaranteed – 10% discount if paid annually
Golden Value V20, V30	Level Premium Term – Guaranteed 10 years

	10% discount if paid annually
Golden Legacy Term	Joint and Survivor Term –10, 20 or 30 full gte or 20/10, 30/20
Golden Excel 2000	Individual Universal Life – 50 Year No Lapse – Catch Up Provision
Bridge II, V, XI, XII	Interest Sensitive WL
Golden Advantage I, V, VI, VII	Interest Sensitive WL w/long term care rider
Golden Advantage Survivor Plus	Interest Sensitive WL w/long term care rider
Golden Legacy Protector	Survivorship Universal Life – No Lapse Gte 50 Years (JEA) – Catch Up
<u>Zurich Life</u>	<i>Credit card accepted for initial payment. . . (term only)</i>
Zurich Kemper Super -T 2001	20 & 30 Year Level Term/Guaranteed 10 years
Zurich Kemper Certain –T 2001	5, 10, 15, 20, 30 Guaranteed Level Term
Executive Term	10, 15, 20, 30 Guaranteed Level Term (issued by Fidelity Life Association)
Secure-T	10, 15, 20, 30 Guaranteed Level Term/Individual Lump Sum and Monthly Income Death Benefits
Century Plus	Individual Universal Life
Ruler LP	Universal Life/Primarily used for Term Conversions
<u>Zurich Kemper Life of New York</u>	
Zurich Kemper Super-T (NY)	10, 15, 20 – Gtd. 5/5, 15/10, 20/10
Zurich Kemper Certain-T (NY)	10, 15, 20 – Guaranteed Level Term