

CARRIER	PRODUCT	DESCRIPTION
American General 1035 Loan Transfer Available	AG Prime Survivor+ (Old Line)	Survivorship Universal Life - Issued to age 90
	Platinum Survivor Ultra 500*	Indexed Survivor UL/CVAT or GPT/Issue age 90 Indexed to S & P 500/Return of Premium DB Rider
	Platinum Survivor Ultra*	Survivorship Universal Life - low cost death benefit Issued to age 90 High target/Dial-A-Commission Approach CVAT or GPT Return of Premium Death Benefit Rider
American Mayflower	Life Two	Survivorship Universal Life
Banner * Banner has committed to being the lowest term provider * Commissions may be paid by direct deposit if elected * Aggressive underwriting	Survivor UL	Survivor Universal Life - Minimum premium is guaranteed to 100 premium
Companion Life (United of Omaha's N.Y. Company) * Age last birthday	Priority Survivor	Survivor Universal Life
Empire General * Advanced Premium Account (term): Discounts Future Premiums * Most competitive survivorship with uninsurable & highly rated spouse	EG Survivorship UL Plus	Survivorship Universal Life 20, or Lifetime Guarantees Catch Up with interest Most competitive survivorship plan with Uninsurable & highly rated spouse
First Colony * Temporary Insurance Agreement allows policyholder to bind up to \$1,000,000 based on limited health questions * Discounts when prepaying term premiums	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 - Cost of Insurance continues forever
First Penn * 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	MoneyGuard LS	Survivorship with Long Term Care benefits in one policy
G.E. Life & Annuity	SL	Survivorship Universal Life

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GenAmerica Financial	JSL 96	Joint Survivor Life Issue ages 20-90 Participating contract; may pay dividends
	JSUL 2001	Joint and Last Survivor Universal Life Guaranteed lifetime no-lapse protection
Lincoln Life & Annuity of NY	SUL-IV	Survivorship Universal Life
Lincoln Life * 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 * 1035 Loan exchange provision available on permanent plans	SUL - IV	Survivorship Universal Life Low premium Issue Age to 90
	SUL LPR	Survivorship Universal Life Guaranteed 50 years or age 100 Catch-up Provision w/interest Guaranteed Vanish Issue Age 90
	SWLI	Survivorship Whole Life
Manulife Financial * Nonsmoker rates for 3 years for all permanent plans * Nonsmoker definition is no cigarettes for 12 months * 1035 Loan exchange program * 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	Survivorship UL*	Survivorship Universal Life Guarantees to 100 Catch-Up Provision with interest Guaranteed Vanish/Issue to age 90 (Preferred)
Manulife of New York	Survivor UL	Survivorship Universal Life
Massachusetts Mutual * 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	Surv. Universal Life-G	Survivorship Universal Life Low cost, lifetime guarantees
	Survivorship Universal Life	Survivorship Universal Life Low cost, no guarantees
	Suvivorship UL10	Survivorship Term - Fully Guaranteed for 10 Years
MONY * Age Last Birthday * Niche is in avocations; mountain climbing - sports teams * Permanent and Term can be competitive for preferred smokers	Survivor Universal Life	Survivorship Universal - same features as individual Universal Life
Pacific Life	Estate Preserver	Second-to-die Universal Life Accepts one life uninsurable

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Security Life of Denver	Classic Survivorship UL	Survivorship Universal Life
	Estate Designer	Survivorship UL No Surrender Charges Level Commissions
Transamerica * Age Last Birthday on Term Products * Sunset Option - Estate Tax Repeal Rider * Higher face amounts earn higher interest rates * Issue Ages through age 89	Trans Survivor XL	Survivor Universal Life Full Death Benefit Rider Death Benefit Option 3 Estate Tax Repeal Rider - Sunset Option
	TransAce Survivor XL	Survivorship Universal Life Guarantees to 100 Full Death Benefit continues until death Guaranteed Vanish Estate Tax Repeal Rider - Sunset Option
U.S. Financial	Survivor Universal Life	Survivorship Universal Life
United of Omaha * Age Last Birthday * United offers aggressive underwriting for impaired risks	Priority Survivor	Survivorship Universal Life Death benefit guaranteed to age 120
West Coast Life * Age last birthday * Table ratings based on 15% per table increase	Golden Legacy Protector	Survivorship Universal Life No Lapse Guarantee 50 Years (JEA) Catch Up provision