

CARRIER	PRODUCT	DESCRIPTION
American General 1035 Loan Transfer Available	LTG Ultra (Old Line)	10,15, 20, 30-Year Guaranteed Level Term Convertible to fixed or variable life
	LTG Ultra-C (Old Line)	10,15, 20, 30-Year Guaranteed Level Term Convertible to fixed or variable life Conversion Credit when converted/Commissionable policy fee 10% first year discount when paid annually & premium accompanies application
American Mayflower	Mayflower 10, 15	Guaranteed Level Term for older ages
	Term 5, 10, 15, 20	Guaranteed Level Term
Banner * 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 - impaired risk issued through table 4/Most ratings off Standard Plus Class
	Potomac 5, 10, 15, 20	Level term for Impaired Risks Table 5 and above Reduced commissions
Companion Life (United of Omaha's N.Y. Company) * 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)
Empire General * Advanced Premium Account (term): Discounts Future Premiums * Most competitive survivorship with uninsurable & highly rated spouse	EG Level Series 2000	Level Term Premiums for Standard 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	Preferred Nonsmoker level term 10/10, 15/10, 15/15, 20/20, 30/30 20/10, 30/10, 30/20 Multi-Year Payment Mode offers a 20% lower outlay Commissionable Policy Fee
F & G Life * 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
First Colony * 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 1st five years
	ProTerm	Specialize High Value Term Customized for Athletes

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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	GTO	10, 15, 20, 25, 30-Year Guaranteed level premiums Convertible to Lincoln Life
	STO	20, 30-Year Level Term - Guaranteed 10 years
G.E. Life & Annuity	TLevel 10 Plus (Tlevel 10/N.J.)	10-Year Guaranteed Term
GenAmerica Financial	GLT-10, GLT-20	10, 20-Year Guaranteed Level Term
	LT-10, LT-20	10, 20-Year Level Term
Lincoln Life & Annuity of NY	GTO 10/15/20	Guaranteed Level Term
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	10- and 15- Year Term	Guaranteed Level Premiums
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	Manulife 10, 15, 20 Term	Premiums fully guaranteed When converted to survivorship face amounts combined
	Manulife 15, 20, 30 Term	Premiums with limited guarantees: 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 of New York	Manulife 10/15/20	Guaranteed Level Premium Term
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	T10G	Guaranteed Level Term for 10 Years
	T20G	Guaranteed Level Term for 20 Years
	Term 5/10/15,20	Level Term - 5-Year Guarantees
MONY * Age Last Birthday * Niche is in avocations; mountain climbing - sports teams * Permanent and Term can be competitive for preferred smokers	Custom Term	10, 15, 20-Year Guaranteed Level Term Convertible beyond 5 years with a Conversion Option Rider Conversion Credit within first 5 years
Pacific Life	Pro-10, Pro-20	Guaranteed 10 and 20-Year level term.
	Pro-Art	Annual Renewable Term Provides level death benefit coverage to age 95.

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Prudential Financial * Age Last Birthday * 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	Elite 10, 15, 20	Guaranteed Level Premium Term Convertible to later of for 5 years or age 65 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
State Life	Lifestyle Term 2000	Level Term 10, 15, 20-Year, Guaranteed 10 Years Competitive for Smokers
	Lifestyle Term Plus	Guaranteed 15 and 20-Year Level Term
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	Trendsetter 30 MBG	10 Years of Guaranteed Premium Premium refund option if future premiums increase
	Trendsetter Super Series	10, 15, 20-Year Guaranteed Term
U.S. Financial	Aries 5, 10, 15, 20, 30	Guaranteed Term - 30-Year, Guaranteed 13 years only
	ART	Annual Renewal Term - Guaranteed 5 Years
United of Omaha * Age Last Birthday * United offers aggressive underwriting for impaired risks	Priority 10/15/20	Guaranteed Level Premium Term Other Insured Rider (waives policy fee) 20% per table for impaired risks
	Priority Reward 30	30-Year Level Term with Return of Premium
	PriorityValue Term 5,10,15,20	Level term with guaranteed premiums for 5 years Other Insured Rider (waives policy fee) 20% per table for impaired risks
West Coast Life * Age last birthday * Table ratings based on 15% per table increase	Golden G10, 15, 20, 25, 30	Guaranteed - 10% discount if paid annually
	Golden Legacy Term	Joint and Survivor Term 10, 20 or 30-Year full guaranteed or 20/10, 30/20
	Golden Value V20, V30	Level Premium Term Guaranteed 10 years 10% discount if paid annually
Zurich Kemper Life of NY	Kemper Certain-T (NY)	10, 15, 20-Year Guaranteed Level Term
	Kemper Super-T (NY)	10, 15, 20-Year, Guaranteed Term 5/5, 15/10, 20/10
Zurich Life * Credit card accepted for initial payment. . . (term only)	Kemper Certain T 2001	5, 10, 15, 20, 30-Year Guaranteed Level Term
	Executive Term	10, 15, 20, 30-Year Guaranteed Level Term (issued by Fidelity Life Association)
	Kemper Super -T 2001	20 & 30-Year Level Term Guaranteed 10 years

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	Secure-T	10, 15, 20, 30-Year Guaranteed Level Term Individual Lump Sum and Monthly Income Death Benefits