

CARRIER	PRODUCT	DESCRIPTION
American General 1035 Loan Transfer Available	AG Classic+ (Old Line)	Individual Universal Strong @ older ages standard classification Issued up to age 90 (preferred & standard) Rolling Target
	Platinum Accumulator 500*	Indexed Individual Universal Life (Strong Cash Values) Indexed to S & P 500/Return of Premium DB Rider
	Platinum Accumulator*	Individual Universal (Strong Cash Values) Return of Premium Death Benefit Rider
	Platinum Provider Ultra 500*	Indexed Individual Universal Life Issue age 90 Low cost, high targets/CVAT or GPT Indexed to S & P 500/Return of Premium DB Rider
	Platinum Provider Ultra G	Individual Universal Life (Guarantees to age 100) Issue to Age 90 - Catch Up without interest Older Age Market - Death Benefit Extends beyond Age 100 Guideline Premium or CVAT Test
	Platinum Provider Ultra*	Individual Universal Life (Death Benefit Focus) Issued to age 90 Dial-A-Commission approach Full Comp. Blend supplemental rider CVAT or GPT/Return of Premium Death Benefit Rider
American Mayflower	Mayflower Gold UL	Individual Universal Life
Banner * Banner has committed to being the lowest term provider * Commissions may be paid by direct deposit if elected * Aggressive underwriting	Advantra	Individual Universal Life - 20-Year term alternative
	Capitol UL 10	Individual Universal Life - Low Cost death benefit - issued through Table 4
	Potomac UL	Individual Universal Life for Impaired Risks (minimum premium is guaranteed premium)
	Potomac UL 10	Individual Universal Life for Impaired Risks Table 5+ (low cost)
Companion Life (United of Omaha's N.Y. Company) * Age last birthday	Priority Design II	Individual Universal Life

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Empire General * Advanced Premium Account (term): Discounts Future Premiums * Most competitive survivorship with uninsurable & highly rated spouse	EG Accelerator II	Individual Universal Life Plan Strong cash values
	EG Advantage	Individual Universal Life 15-year no-lapse feature up to age 80 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 Universal Life Plan Most competitive, low-cost plan No Front End Load 15-year no-lapse
	EG UL Plus	Individual Universal Life 20, 40 or Lifetime Guarantees Catch Up with interest
First Colony * Temporary Insurance Agreement allows policyholder to bind up to \$1,000,000 based on limited health questions * Discounts when prepaying term premiums	First Choice Gold	Individual Universal Life - Lifetime Guarantees Catch-Up Provision without interest Guarantees to age 100/Non-Maturing Should be illustrated to endow - COI continues forever
	Income Stream	Individual Universal Life Issued to age 90
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	Lifestyle Select UL	Individual Universal Life 20, 25, 30-Year Death Benefit Guaranteed (Later year cash values) Catch-Up Provision without Interest
	Titan UL	Individual Universal Life 5 & 10-Year Death Benefit Guaranteed Early cash values
GenAmerica Financial	UL 2001	Individual Universal Life Guaranteed lifetime no-lapse protection
	UL 97	Individual Universal Life Coverage beyond age 100
	UL-100	Individual Universal Life to Age 100 Low minimum face makes it a good "entry level" permanent policy
Lincoln Life & Annuity of NY	UL-III	Individual Universal Life

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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	UL-III	Individual Universal Life Guaranteed 50 years or age 100 Catch-Up Provision w/interest/Guaranteed Vanish Accounting Value Rider - enhances early values (Age 90)
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 UL*	Individual Universal Life Guarantees to 100 Catch Up Provision with Interest Guaranteed Vanish Issue to age 90 (Preferred) Strong for Pref. & Std. Smokers
Manulife of New York	Performance Advantage	Individual 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	Blue Chip Enterprise+II	Individual Universal Life - Available in New York Only
	UL2	Individual Universal Life (CM Life)
	UL2G	Individual Universal Life - Guarantees to 100 (CM Life)
MONY * Age Last Birthday * Niche is in avocations; mountain climbing - sports teams * Permanent and Term can be competitive for preferred smokers	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
Pacific Life	Versa-Flex V	Individual Universal Life

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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	Universal Plus	Individual UL Strong Cash Accumulation Competitive minimum to endow premiums Issue Age 90 CVAT/GPT Death Benefit Option 3 Extended Maturity Option
	Universal Protector	Individual Universal Life Competitive low cost premiums Lifetime Guarantees Catch Up Provision w/interest Guaranteed Limited Pay Issue Age 90 (CVAT)
Security Life of Denver	Explorer Universal Life	Individual Universal Life
	Ultra Advantage	Individual Universal Life (early cash values)
State Life	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
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 XL	Individual Universal Life Full Death Benefit Rider Death Benefit Option 3
	TransAce XL	Individual Universal Life Guarantees to 100 Full Death Benefit continues until death Guaranteed Vanish
U.S. Financial	Nova	Individual Universal Life

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United of Omaha * Age Last Birthday * United offers aggressive underwriting for impaired risks	Priority Classic 120	Death Benefit guaranteed to age 120 Term-like Universal Life Issued up to 85
	Priority Max UL	Individual Universal Life Lifetime Guaranteed Issue Age 90 Liquidity Rider
	Priority Ultra UL	Individual Universal Life Death benefit guaranteed to age 120 Issued up to 90
West Coast Life * Age last birthday * Table ratings based on 15% per table increase	Golden Excel 2000	Individual Universal Life 50-Year No Lapse Catch-Up Provision
Zurich Life	Century Plus	Individual Universal Life
	Ruler LP	Universal Life/Primarily used for Term Conversions