

CARRIER	PRODUCT	DESCRIPTION
American General 1035 Loan Transfer Available	Value Master 5+	Individual Interest Sensitive Whole Life Capital Transfer Vehicle
American Mayflower	GPX-One	Interest Sensitive Whole Life Impaired risk rating drops off between 10 - 12 years Premium for Preferred & Standard is the same. . . vanish differs
Empire General * Advanced Premium Account (term): Discounts Future Premiums * Most competitive survivorship with uninsurable & highly rated spouse	EG Legend and EG Spectrum	Excess Interest Whole Life for Individuals
	EG Survivorship	Excess Interest Individual Whole Life
First Colony * Temporary Insurance Agreement allows policyholder to bind up to \$1,000,000 based on limited health questions * Discounts when prepaying term premiums	GPX-One	Interest Sensitive Individual Whole Life Impaired risk ratings drop off in 10-12 years Preferred & Standard premiums are the same; vanish differs
	Life Net	Single Premium Individual Whole Life
	Single Premium Whole Life	True Single Premium Individual Whole Life issued up to age 99
G.E. Life & Annuity	DL881	Interest Sensitive Individual Whole Life Preferred premiums up to Table 8 for most age; vanish differs
GenAmerica Financial	ICWL	Individual Interest Crediting Whole Life Death benefit, cash value and level premiums are all fully guaranteed for life
	WL-100	Individual Whole Life to Age 100
Lincoln Life & Annuity of NY	WLI	Individual Whole 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	WLI	Individual Whole Life

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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	Premier Whole Life	Individual Whole 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	9900 Mod Premium WL	Individual Whole Life offering modified premiums
	9900 Whole Life (level)	Individual Whole Life offering level premiums
	High Early Cash Value	Individual Whole Life
	Life Paid Up at 65	Individual Whole Life - Paid Up at age 65
	Ten Payment Life	Individual Whole Life - Paid Up in 10 Years
	Twenty Payment Life	Individual Whole Life - Paid Up in 20 Years
MONY * Age Last Birthday * Niche is in avocations; mountain climbing - sports teams * Permanent and Term can be competitive for preferred smokers	Custom Premier	Guaranteed Premium Individual Whole Life
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	Guaranteed Life	Nonparticipating Individual Whole Life
Security Life of Denver	Preference Whole Life	Interest Sensitive Individual Whole Life
State Life	Precision Life	Individual Par Whole Life Premiums same for nonsmoker and Smoker - vanish differs
West Coast Life * Age last birthday * Table ratings based on 15% per table increase	Bridge II, V, XI, XII	Interest Sensitive Individual Whole Life
	Golden Advantage I,V,VI, VII	Interest Sensitive Individual Whole Life with long term care rider
	Golden Advantage Survivor Plus	Interest Sensitive Individual Whole Life with long term care rider
Lincoln Life & Annuity of NY	SWLI	Survivorship Whole Life