

Company name:	Acacia Life Insurance Co. - A UNIFI Company
Telephone:	(800)319-6903
Web site:	www.unificompanies.com
Product Name:	Excel LifeValue UL
UL products used?	1
States available/unavailable	Product is available in all states.
Min/Max issue age:	0 / 85
Minimum face amount:	\$50,000, varies by age
Most popular policy riders/benefits	Accidental death benefit, Additional insured benefit, Guaranteed purchase benefit, Waiver of monthly deductions, Accelerated benefit for terminal illness
Current/Guaranteed interest rate	5.4% / 3.00%
No-lapse protection based on?	Specified premium, guaranteed 10 years
All years' expense load	
Premium loading (% of premium):	5.00%
Per policy flat amount:	\$7.00
Rate per thousand:	Based on age, sex, and risk class
First-year-only expense load	
Percentage of first-year premium:	None
Policy fee (or flat amount):	None
Rate per thousand:	None
Surrender charges, Partial withdrawals	
First year:	None
Renewal years:	None
Surrender charges, Total withdrawals	
First year:	Varies by issue age, rate class, and duration
Renewal years:	Varies by issue age, rate class, and duration; 19-year surrender charge period

Company name:	Allianz Life of North America
Telephone:	(800)950-7372
Web site:	www.allianzlife.com
Product Name:	GenDex Foundation
UL products used?	5
States available/unavailable	Unavailable in: MA, MD, NJ, NY, OR, PA, Guam, PR
Min/Max issue age:	0 / 80
Minimum face amount:	\$100,000, does not vary by age
Most popular policy riders/benefits:	Additional insured benefit, Children's insurance benefit, Spouse term rider, Waiver of specified premium, Long-Term Care rider, Indexing options
Current/Guaranteed interest rate	5.35% / 2%
No-lapse protection based on?	Guarantee is based on age and minimum premium, 0-50 20 years / 51-60 15 years / 61+ 10 years
All years' expense load	
Premium loading (% of premium):	5%
Per policy flat amount:	\$7.50 monthly admin fee
Rate per thousand:	Current 5 yrs / based on UW
First-year-only expense load	
Percentage of first-year premium:	5%
Policy fee (or flat amount):	\$7.50 monthly admin fee
Rate per thousand:	Based on UW
Surrender charges, Partial withdrawals	
First year:	No surrender charge on partial withdrawals
Renewal years:	No surrender charge on partial withdrawals
Surrender charges, Total withdrawals	
First year:	Based on Age, Gender & UW class 15 years decreasing
Renewal years:	Decreasing annually until 0 at end of 15th year

Company name:	Allstate Workplace Division
Telephone:	(904)992-1776
Web site:	www.allstateatwork.com
Product Name:	UL20
UL products used?	3
States available/unavailable	Product is available in all states.
Min/Max issue age:	0 / 80
Minimum face amount:	\$10,000, does not vary by age
Most popular policy riders/benefits	Children's insurance benefit, Guaranteed purchase benefit, Spouse term rider, Waiver of specified premium, Accelerated death benefit for terminal illness
Current/Guaranteed interest rate	4.50% / 4.00%
No-lapse protection based on?	Specified premium, guaranteed 5 years from issue
All years' expense load	
Premium loading (% of premium):	6.00% yrs 1-20
Per policy flat amount:	\$4.70/mo. yrs 1-20
Rate per thousand:	Varies by age/duration
First-year-only expense load	
Percentage of first-year premium:	0
Policy fee (or flat amount):	0
Rate per thousand:	0
Surrender charges, Partial withdrawals	
First year:	Partial withdrawals n/a in yr 1
Renewal years:	\$25 processing fee per partial surrender, no surrender charge
Surrender charges, Total withdrawals	
First year:	Initial surrender charge per \$,1000 varies by issue age and smoking class
Renewal years:	Grade to zero by beginning of year 6

Company name:	Americo Financial Life and Annuity Insurance Company
Telephone:	(800)231-0801, ext. 8410
Web site:	www.americo.com
Product Name:	LifeCrest Index
UL products used?	4
States available/unavailable	Unavailable in: AL, MO, MS, NV, NY, PA, VT, Guam
Min/Max issue age:	18 / 65
Minimum face amount:	\$25,000, does not vary by age
Most popular policy riders/benefits	No-lapse guarantee, Return of Premium
Current/Guaranteed interest rate	5.00% / 4.00%
No-lapse protection based on?	Specified premium, guaranteed up to lifetime
All years' expense load	
Premium loading (% of premium):	
Per policy flat amount:	\$5.00
Rate per thousand:	Varies by risk class and issue age
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	
Renewal years:	
Surrender charges, Total withdrawals	
First year:	
Renewal years:	

Company name:	Aviva Life & Annuity Company
Telephone:	(800)367-3669
Web site:	www.avivausa.com
Product Name:	Lifetime Builder II
UL products used?	5
States available/unavailable	Unavailable in: MA, MT, NY
Min/Max issue age:	0 / 85
Minimum face amount:	Varies by age: \$50,000 (ages 18-85)
Most popular policy riders/benefits	Additional insured benefit, Coverage protection rider, Guaranteed purchase benefit, Wellness for Life, Early cash value
Current/Guaranteed interest rate	Linked to external index / 2.00%
No-lapse protection based on?	Specified premium, guaranteed 20yrs ages 0-35; 15yrs ages 36-55; 10yrs ages 56-75; 5yrs ages 76+
All years' expense load	
Premium loading (% of premium):	5%
Per policy flat amount:	\$8/ month
Rate per thousand:	Varies by gender, age, and risk
First-year-only expense load	
Percentage of first-year premium:	5%
Policy fee (or flat amount):	\$8/ month
Rate per thousand:	Varies by gender, age, and risk
Surrender charges, Partial withdrawals	
First year:	N/A
Renewal years:	20% free partial withdrawals; pro-rata surrender charges for excess withdrawals in a year
Surrender charges, Total withdrawals	
First year:	A percent of face amount; varies by gender, age, and risk class
Renewal years:	15-year declining schedule

Company name:	Aviva Life & Annuity of New York
Telephone:	(800)252-4467
Web site:	www.avivausa.com
Product Name:	Life Builder II
UL products used?	5
States available/unavailable	Available in: NY
Min/Max issue age:	0 / 85
Minimum face amount:	Varies by age: \$50,000 (18-85)
Most popular policy riders/benefits	Accidental death benefit, Additional insured benefit, Coverage protection rider, Guaranteed purchase benefit, Early cash value
Current/Guaranteed interest rate	Linked to external index / 2%
No-lapse protection based on?	Specified premium, guaranteed 20yrs ages 0-35; 15yrs ages 36-55; 10yrs ages 56-75; 5yrs ages 76+
All years' expense load	
Premium loading (% of premium):	5%
Per policy flat amount:	\$8 / month
Rate per thousand:	Varies by gender, age, and risk
First-year-only expense load	
Percentage of first-year premium:	5%
Policy fee (or flat amount):	\$8 / month
Rate per thousand:	Varies by gender, age, and risk
Surrender charges, Partial withdrawals	
First year:	N/A
Renewal years:	20% free partial withdrawals; pro-rata surrender charges for excess withdrawals in a year
Surrender charges, Total withdrawals	
First year:	A percent of face amount; varies by gender, age, and risk class
Renewal years:	15-year declining schedule

Company name:	Bankers Life and Casualty Company
Telephone:	(800)231-9150
Web site:	www.bankers.com
Product Name:	TurningPoint UL
UL products used?	2
States available/unavailable	Unavailable in: CA, MA, MS, NJ, NY, PA, TX
Min/Max issue age:	0 / 85
Minimum face amount:	\$25,000, varies by age
Most popular policy riders/benefits	Accidental death benefit, No-lapse guarantee, Spouse term rider, Waiver of monthly deductions, Waiver of specified premium
Current/Guaranteed interest rate	5.15% / 3%
No-lapse protection based on?	Specified premium, guaranteed 15 years or age 95, whichever occurs first
All years' expense load	
Premium loading (% of premium):	
Per policy flat amount:	
Rate per thousand:	
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	Partial withdrawals allowed in years 2+ only.
Renewal years:	One per year, minimum of \$500, admin fee of \$25 in addition to pro-rata surrender charge
Surrender charges, Total withdrawals	
First year:	Surrender charges through the year 15 by schedule
Renewal years:	Surrender charges through the year 15 by schedule

Company name:	Cincinnati Life Insurance Company
Telephone:	(800)783-4480
Web site:	www.cinfin.com
Product Name:	LifeHorizons PrepetUL 121
UL products used?	4
States available/unavailable	Unavailable in: NY, Guam, PR
Min/Max issue age:	18 / 75
Minimum face amount:	\$50,000, does not vary by age
Most popular policy riders/benefits	Children's insurance benefit, No-lapse guarantee, Accelerated Benefit Rider
Current/Guaranteed interest rate	5% / 3%
No-lapse protection based on?	Specified premium, Shadow fund, guaranteed up to age 120
All years' expense load	
Premium loading (% of premium):	20%
Per policy flat amount:	
Rate per thousand:	
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	\$10 per month
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	Varies based on issue age
Renewal years:	Varies based on issue age
Surrender charges, Total withdrawals	
First year:	Varies based on issue age
Renewal years:	Varies based on issue age

Company name:	Columbus Life Insurance Company
Telephone:	800-677-9696, Option 4
Web site:	www.columbuslife.com
Product Name:	Explorer Plus
UL products used?	5
States available/unavailable	Unavailable in: NY, VI, Guam, PR
Min/Max issue age:	0 /85
Minimum face amount:	\$25,000-\$100,000, varies by age
Most popular policy riders/benefits	Accidental death benefit, Children's insurance benefit, No-lapse guarantee, Spouse term rider, Accelerated Death Benefit Rider
Current/Guaranteed interest rate	5.8% / 3% (4% in FL, MO, and TX)
No-lapse protection based on?	Specified premium, guaranteed 10-year; 30-year or age 75 and Lifetime
All years' expense load	
Premium loading (% of premium):	
Per policy flat amount:	\$4 current, \$7 guaranteed
Rate per thousand:	For 10 years
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	Per \$1,000 of Specified Amount and decrease over 10 years
Renewal years:	One free per policy year
Surrender charges, Total withdrawals	
First year:	Per \$1,000 of Specified Amount and decrease over 10 years
Renewal years:	

Company name:	Conseco Insurance Company
Telephone:	(888)266-6002
Web site:	www.conseco.com
Product Name:	Conseco LifeOptions
UL products used?	2
States available/unavailable	Unavailable in: MA, MN, MT, NJ, NY, PA, VT
Min/Max issue age:	0 / 85
Minimum face amount:	\$25,000, does not vary by age
Most popular policy riders/benefits	Accidental death benefit, Children's insurance benefit, Extended maturity option, No-lapse guarantee, Spouse term rider, Waiver of specified premium
Current/Guaranteed interest rate	5.25% / 1%
No-lapse protection based on?	Specified premium, guaranteed 15 years or until age 95, whichever comes first
All years' expense load	
Premium loading (% of premium):	
Per policy flat amount:	
Rate per thousand:	
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	Partial withdrawals allowed in years 2+
Renewal years:	One partial withdrawal per year, minimum of \$500, administration fee of \$50
Surrender charges, Total withdrawals	
First year:	Surrender charges through year 15 by schedule
Renewal years:	Surrender charges through year 15 by schedule

Company name:	Guardian Life Insurance Company of America
Telephone:	(866)425-4542, ext. 3965
Web site:	www.GuardianLife.com
Product Name:	UltraLife Gold
UL products used?	3
States available/unavailable	Unavailable in: MT
Min/Max issue age:	20 /85
Minimum face amount:	\$100,000, does not vary by age
Most popular policy riders/benefits	Accidental death benefit, Guaranteed purchase benefit, No-lapse guarantee, Waiver of monthly deductions, Waiver of specified premium
Current/Guaranteed interest rate	5.5% / 3.5%
No-lapse protection based on?	Specified premium, guaranteed 10 years with death benefit option 1
All years' expense load	
Premium loading (% of premium):	
Per policy flat amount:	\$7.50 per month to later of age 100 or 20 years
Rate per thousand:	Premis to tgt: 7% for 1st 20 yrs, 3% for yrs 21+; Excess 4% 1st 20, 21+: 0%
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	None
Renewal years:	None
Surrender charges, Total withdrawals	
First year:	Charge for a policy year is a per \$1,000 of basic sum insured that varies by issue age.
Renewal years:	Charge is per \$1,000 of basic sum insured that varies by issue age & grades to 0 in yr 20

Company name:	Illinois Mutual
Telephone:	(800)437-7355
Web site:	www.IllinoisMutual.com
Product Name:	ValueLife Protector Universal Life
UL products used?	1
States available/unavailable	Unavailable in: AK, HI, MA, MT, NJ, NY, PA, DC, VI, Guam, PR
Min/Max issue age:	18 /75
Minimum face amount:	\$50,000, does not vary by age
Most popular policy riders/benefits	Extended maturity option, Spouse term rider, Waiver of monthly deductions, Waiver of specified premium, Term insurance rider for primary insured
Current/Guaranteed interest rate	4% / 3.5%
No-lapse protection based on?	Specified premium, guaranteed ages 18-50: 30 years; 51-60: 20 years; 61+: 10 years
All years' expense load	
Premium loading (% of premium):	10%
Per policy flat amount:	
Rate per thousand:	\$10 per month
First-year-only expense load	
Percentage of first-year premium:	0%
Policy fee (or flat amount):	0
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	Proportionate to the charges that would apply to a full surrender
Renewal years:	Proportionate to the charges that would apply to a full surrender
Surrender charges, Total withdrawals	
First year:	Amount/\$1,000 that is level for 5 years, then decreases by 10%/year over the next 10 years
Renewal years:	Amount/\$1,000 that is level for 5 years, then decreases by 10%/year over the next 10 years

Company name:	ING Security Life of Denver
Telephone:	(800)203-8559 / (303)860-2666
Web site:	www.ING.com/US
Product Name:	ING Indexed Universal Life-CV
UL products used?	5
States available/unavailable	Unavailable in: MA, NY, PR
Min/Max issue age:	0 / 90
Minimum face amount:	\$50,000, does not vary by age
Most popular policy riders/benefits	Waiver of monthly deductions, Waiver of specified premium, Adjustable term rider, Waiver of surrender charges
Current/Guaranteed interest rate	3.0% on fixed account / 1%
No-lapse protection based on?	Minimum premium, guaranteed up to 9 yrs if minimum premium is paid
All years' expense load	
Premium loading (% of premium):	10% 1st yr, 5%
Per policy flat amount:	\$20/month current
Rate per thousand:	Charges vary based on insured's issue age, gender, underwriting class, & stated db
First-year-only expense load	
Percentage of first-year premium:	N/A
Policy fee (or flat amount):	N/A
Rate per thousand:	N/A
Surrender charges, Partial withdrawals	
First year:	Limited to the lesser of 19 years or attained age 121
Renewal years:	Limited to the lesser of 19 years or attained age 121
Surrender charges, Total withdrawals	
First year:	9 segment years
Renewal years:	9 segment years

Company name:	John Hancock Life Insurance Company
Telephone:	(617)572-6000
Web site:	www.johnhancock.com
Product Name:	Protection UL-G
UL products used?	5
States available/unavailable	Product is available in all states.
Min/Max issue age:	0 / 90
Minimum face amount:	\$100,000, does not vary by age
Most popular policy riders/benefits	No-lapse guarantee, Waiver of specified premium, LifeCare Benefit (LTC), ROP and LMAX
Current/Guaranteed interest rate	4.5% / 3.00%
No-lapse protection based on?	Shadow fund, guaranteed from 10 years to as long as the insured's lifetime
All years' expense load	
Premium loading (% of premium):	
Per policy flat amount:	\$10/month - contract charge
Rate per thousand:	Yes based on face amount; Premium charge year 1= 4%, year 2+ = 3%, COI charge, Contract/Coverage Charge
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	Charge on a pro rata basis for a withdrawal that reduces the face amount
Renewal years:	
Surrender charges, Total withdrawals	
First year:	Surrender charge rate varies by issue age and gender
Renewal years:	

Company name:	Lincoln Benefit Life
Telephone:	(402)475-4061
Web site:	www.accessallstate.com/Anon/CompanyInfoLBL
Product Name:	Legacy Secure UL
UL products used?	5
States available/unavailable	Product is available in all states.
Min/Max issue age:	18 / 85
Minimum face amount:	\$100,000, varies by age
Most popular policy riders/benefits	Accidental death benefit, Children's insurance benefit, Coverage protection rider, No-lapse guarantee, Liquidity rider
Current/Guaranteed interest rate	4.85% / 3%
No-lapse protection based on?	Specified premium, Shadow fund, guaranteed up to a lifetime
All years' expense load	
Premium loading (% of premium):	6
Per policy flat amount:	\$7.50
Rate per thousand:	Varies by age; years 1-6.
First-year-only expense load	
Percentage of first-year premium:	None
Policy fee (or flat amount):	None
Rate per thousand:	None
Surrender charges, Partial withdrawals	
First year:	Varies by issue age.
Renewal years:	Decreasing multiples of first year's surrender charge.
Surrender charges, Total withdrawals	
First year:	Varies by issue age.
Renewal years:	Decreasing multiples of first year's surrender charge.

Company name:	Lincoln National Life Insurance Comapny
Telephone:	(877)533-0003
Web site:	www.lfd.com
Product Name:	Lincoln LifeGuarantee(SM) UL
UL products used?	6
States available/unavailable	Product is available in all states.
Min/Max issue age:	20 / 85
Minimum face amount:	\$100,000, does not vary by age
Most popular policy riders/benefits	Accidental death benefit, Additional insured benefit, No-lapse guarantee, Waiver of monthly deductions, Accelerated benefits rider
Current/Guaranteed interest rate	3% / 3%
No-lapse protection based on?	Shadow fund, guaranteed up to a lifetime
All years' expense load	
Per policy flat amount:	\$14 per month in year 1; \$4 per month in years 2+
Rate per thousand:	none
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	Prorated by face amount
Renewal years:	Prorated by face amount
Surrender charges, Total withdrawals	
First year:	Decreases over a 19-year period
Renewal years:	

Company name:	Massachusetts Mutual Life Insurance Company
Telephone:	(800)272-2216
Web site:	www.massmutual.com
Product Name:	UL Guard 2 (SM)
UL products used?	2
States available/unavailable	Unavailable in: VI, Guam
Min/Max issue age:	0 / 90
Minimum face amount:	\$50,000, does not vary by age
Most popular policy riders/benefits	Waiver of specified premium, Accelerated death benefit rider, Substitute of insured
Current/Guaranteed interest rate	GDB PA 3.85% / 3%
No-lapse protection based on?	Shadow fund, guaranteed up to a lifetime
All years' expense load	
Premium loading (% of premium):	5%
Per policy flat amount:	Monthly; \$10 current/\$12 guaranteed
Rate per thousand:	Varies by issue age, gender and underwriting class, FA Charge for coverage years 1-20; varies by issue age
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	N/A
Renewal years:	\$25 fee
Surrender charges, Total withdrawals	
First year:	Varies by issue age, gender and underwriting class
Renewal years:	Is imposed during the first 20 coverage years; grades down by coverage year

Company name:	Metropolitan Life Insurance Company
Telephone:	(800)MET-LIFE
Web site:	www.metlife.com
Product Name:	Guarantee Advantage UL
UL products used?	1
States available/unavailable	Unavailable in: VI, Guam
Min/Max issue age:	0 / 85
Minimum face amount:	\$50,000, does not vary by age
Most popular policy riders/benefits	Guaranteed purchase benefit, No-lapse guarantee, Waiver of specified premium, Acceleration of death benefit rider, LTC-GPO
Current/Guaranteed interest rate	5.6% / 3%
No-lapse protection based on?	Shadow fund, 5 years without no-lapse guarantee rider and up to lifetime with
All years' expense load	
Premium loading (% of premium):	
Per policy flat amount:	
Rate per thousand:	
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	Partial withdrawals are not available in the first year
Renewal years:	Decreasing rate over 15-year period; Varies by face amount, issue age, risk class, gender
Surrender charges, Total withdrawals	
First year:	Decreasing rate over 15-year period; Varies by face amount, issue age, risk class, gender
Renewal years:	Same as first year

Company name:	Midland National
Telephone:	(800)843-3316
Web site:	www.mnlife.com
Product Name:	UL-CV
UL products used?	6
States available/unavailable	Unavailable in: NY
Min/Max issue age:	0 / 75
Minimum face amount:	\$25,000, does not vary by age
Most popular policy riders/benefits	Accidental death benefit, Children's insurance benefit, Waiver of monthly deductions, Chronic and terminal illness ABRs, Waiver of surrender charges
Current/Guaranteed interest rate	6% / 3%
No-lapse protection based on?	Specified premium, guaranteed 20 years / age 70, 5 yr minimum
All years' expense load	
Premium loading (% of premium):	5%
Per policy flat amount:	\$7 monthly
Rate per thousand:	Varies by class, issue age, & sex
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	Penalty free up to 50% of surrender value
Renewal years:	
Surrender charges, Total withdrawals	
First year:	15-year period, varies by age, tobacco status and duration.
Renewal years:	

Company name:	Minnesota Life
Telephone:	(651)665-3500
Web site:	www.securian.com
Product Name:	Eclipse Indexed Life
UL products used?	1
States available/unavailable	Unavailable in: NY, PA, VI, Guam, PR
Min/Max issue age:	0 / 85
Minimum face amount:	\$100,000, does not vary by age
Most popular policy riders/benefits	Children's insurance benefit, No-lapse guarantee, Waiver of monthly deductions, Waiver of specified premium, Term insurance agreement
Current/Guaranteed interest rate	5% (fixed account) / 3%
No-lapse protection based on?	Shadow fund, guaranteed any time periods up to lifetime
All years' expense load	
Premium loading (% of premium):	5.50%
Per policy flat amount:	\$5/month
Rate per thousand:	N/A
First-year-only expense load	
Percentage of first-year premium:	N/A
Policy fee (or flat amount):	N/A
Rate per thousand:	N/A
Surrender charges, Partial withdrawals	
First year:	N/A
Renewal years:	Proportional
Surrender charges, Total withdrawals	
First year:	Sum of policy issue charges that have not been assessed against the account value.
Renewal years:	Sum of policy issue charges that have not been assessed against the account value.

Company name:	Motorists Life Insurance Company
Telephone:	(888)876-6542
Web site:	www.motoristslife.com
Product Name:	Universal Life
UL products used?	1
States available/unavailable	Available in: FL, GA, IL, IN, KY, MI, OH, PA, SC, TN, VA, WI, WV
Min/Max issue age:	0 / 80
Minimum face amount:	\$25,000, does not vary by age
Most popular policy riders/benefits	Accidental death benefit, Additional insured benefit, No-lapse guarantee, Waiver of monthly deductions, Disability income rider
Current/Guaranteed interest rate	4.5% / 3.50%
No-lapse protection based on?	Specified premium, guaranteed to age 120
All years' expense load	
Premium loading (% of premium):	3%
Per policy flat amount:	Per unit expense 1st 10 yrs (varies by age/band)
Rate per thousand:	\$6 per month
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	100% of band one target premium
Renewal years:	100% of band one target prem yrs 2-3, reducing 5%/yr thru yr 9; reducing 10%/yr thru yr 15
Surrender charges, Total withdrawals	
First year:	Same as partial withdrawal
Renewal years:	Same as partial withdrawal

Company name:	Mutual Trust Financial Group
Telephone:	(800)323-7320, ext. 5300
Web site:	www.mutualtrust.com
Product Name:	Vanguard Silver
UL products used?	1
States available/unavailable	Unavailable in: FL, GA, IL, IN, KY, MI, OH, PA, SC, TN, VA, WI, WV
Min/Max issue age:	0 / 80
Minimum face amount:	Minimum monthly premium \$25, varies by age
Most popular policy riders/benefits	Accidental death benefit, Guaranteed purchase benefit, No-lapse guarantee, Waiver of monthly deductions
Current/Guaranteed interest rate	3.5% / 3%
No-lapse protection based on?	Specified premium, 20, 30 or 40 years
All years' expense load	
Premium loading (% of premium):	0
Per policy flat amount:	0
Rate per thousand:	0
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	N/A
Renewal years:	Partial surrender fee of \$25.00
Surrender charges, Total withdrawals	
First year:	Fixed amount
Renewal years:	Decreases every 3 months until it goes to zero in the 10th month of the 20th policy year.

Company name:	National Western Life Insurance Company
Telephone:	(800)760-3434
Web site:	www.nationalwesternlife.com
Product Name:	NWL Lifetime Returns Select - 1 Pay
UL products used?	3
States available/unavailable	Unavailable in: MA, MN, NJ, NY, OK, PA, VT, Guam, PR
Min/Max issue age:	45 / 85
Minimum face amount:	\$25,000, does not vary by age
Most popular policy riders/benefits	Coverage protection rider, No-lapse guarantee, Living benefit rider, Accelerated benefit rider
Current/Guaranteed interest rate	4.8% / 1.00%
No-lapse protection based on?	Specified premium, guaranteed to age 100
All years' expense load	
Premium loading (% of premium):	8.00%
Per policy flat amount:	\$5.00
Rate per thousand:	Yrs 1-5 Varies by age, sex and class
First-year-only expense load	
Percentage of first-year premium:	N/A
Policy fee (or flat amount):	N/A
Rate per thousand:	N/a
Surrender charges, Partial withdrawals	
First year:	No charge for 10% free withdrawal
Renewal years:	
Surrender charges, Total withdrawals	
First year:	Varies by age - 5.50% - 7.00%
Renewal years:	Charge decreased by .5% per year

Company name:	Nationwide Financial
Telephone:	(800)321-6064
Web site:	www.nationwide.com/campaign/nf_landing.htm
Product Name:	Nationwide YourLife No-Lapse Guarantee UL (New product as of Aug. 24 - state availability changing daily - call for info)
UL products used?	4
States available/unavailable	Unavailable in: CA, FL, HI, IL, MA, MD, MO, MT, NJ, NV, NY, OR, PA, TX, UT, VA, VT, VI, PR
Min/Max issue age:	18 / 85 (80 Preferred classes)
Minimum face amount:	\$100,000, does not vary by age
Most popular policy riders/benefits	No-lapse guarantee, Spouse term rider, Waiver of monthly deductions, Long-term care rider, Accelerated death benefit rider
Current/Guaranteed interest rate	3% / 3%
No-lapse protection based on?	Shadow fund, dialable guarantee up to lifetime
All years' expense load	
Premium loading (% of premium):	20-26.5%
Per policy flat amount:	\$10
Rate per thousand:	Varies by issue age all policy yrs
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	N/A
Renewal years:	Declining surrender charge shedule lesser of 20 yrs or attained age 100
Surrender charges, Total withdrawals	
First year:	N/A
Renewal years:	Declining surrender charge shedule lesser of 20 yrs or attained age 100

Company name:	North American Company for Life and Health
Telephone:	(800)800-3656
Web site:	www.nacolah.com
Product Name:	Custom Guarantee - Generation 4
UL products used?	7
States available/unavailable	Unavailable in: NY, VI, Guam, PR
Min/Max issue age:	15 days / 85 years (ANB)
Minimum face amount:	\$50,000, does not vary by age
Most popular policy riders/benefits	Guaranteed purchase benefit, No-lapse guarantee, Waiver of monthly deductions, Acceleration of DB for terminal illness, Acceleration of DB for chronic illness
Current/Guaranteed interest rate	4.125% / 3%
No-lapse protection based on?	Specified premium, Shadow fund, gtd. 10 yrs (5 yrs ages 65+) and as long as age 120
All years' expense load	
Premium loading (% of premium):	10%
Per policy flat amount:	\$10 per month
Rate per thousand:	Varies by age, sex, class and band
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	Partial withdrawals are not available within the first year
Renewal years:	Charges are pro rata of the specified amount if policy has a Level DBO
Surrender charges, Total withdrawals	
First year:	First 20 yrs: Per \$1,000 charge of the spec amount varying by age, sex, class
Renewal years:	First 20 yrs: Decreasing per \$1,000 charge of the spec amount varying by age, sex, class

Company name:	Ohio National Financial Services
Telephone:	(513)794-6100
Web site:	www.ohionational.com
Product Name:	Virtus Value II
UL products used?	2
States available/unavailable	Unavailable in: AL, HI, NY, VI, Guam
Min/Max issue age:	18 / 85
Minimum face amount:	\$100,000, does not vary by age
Most popular policy riders/benefits	Accidental death benefit, Children's insurance benefit, Guaranteed purchase benefit, Waiver of specified premium, Preferred loan rider
Current/Guaranteed interest rate	5.00% - 5.25% / 3%
No-lapse protection based on?	Specified premium, guaranteed 10 years
All years' expense load	
Premium loading (% of premium):	7% yrs 1-20
Per policy flat amount:	\$6 per month administrative fee
Rate per thousand:	Varies by age/gender/class yrs 1-20
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	Varies by age/gender/class
Renewal years:	10% of prior year-end cash surrender value without charge
Surrender charges, Total withdrawals	
First year:	Varies by age/gender/class
Renewal years:	10% of prior year-end cash surrender value without

Company name:	OM Financial Life
Telephone:	(410)895-0100
Web site:	www.omfn.com
Product Name:	OMLife-Choice
UL products used?	2
States available/unavailable	Unavailable in: MT, NY, VT, VI, Guam, PR
Min/Max issue age:	0 / 85
Minimum face amount:	\$100,000, does not vary by age
Most popular policy riders/benefits	Accidental death benefit, Children's insurance benefit, Waiver of monthly deductions
Current/Guaranteed interest rate	8.81% / 0
No-lapse protection based on?	Specified premium, guaranteed 15 years
All years' expense load	
Premium loading (% of premium):	7.50%
Per policy flat amount:	\$10.00 monthly policy fee
Rate per thousand:	Premium loading is 7.5% up to target and 5% for premiums above target
First-year-only expense load	
Percentage of first-year premium:	N/A
Policy fee (or flat amount):	N/A
Rate per thousand:	N/A
Surrender charges, Partial withdrawals	
First year:	Partial surrenders available after the first policy year
Renewal years:	
Surrender charges, Total withdrawals	
First year:	Surrender charges are present at issue and decline to zero over the first 15 years
Renewal years:	Surrender charges are present at issue and decline to zero over the first 15 years

Company name:	Penn Mutual Life Insurance Company, The
Telephone:	(215)956-8000
Web site:	www.pennmutual.com
Product Name:	Guaranteed Protection UL
UL products used?	1
States available/unavailable	Unavailable in: VI, Guam, PR
Min/Max issue age:	0 / 85
Minimum face amount:	Varies by age: \$50,000 <71; 71+ \$100,000
Most popular policy riders/benefits	Children's insurance benefit, No-lapse guarantee, Waiver of monthly deductions, Waiver of specified premium
Current/Guaranteed interest rate	6% / 3%
No-lapse protection based on?	Shadow fund, dial-a-guarantee
All years' expense load	
Premium loading (% of premium):	5% C; 15% G
Per policy flat amount:	\$9.00 year 1; \$5.00 2+; \$9.00 Guaranteed
Rate per thousand:	Varies by age, sex and rate class
First-year-only expense load	
Percentage of first-year premium:	5%
Policy fee (or flat amount):	\$9.00
Rate per thousand:	Varies by age, sex and rate class
Surrender charges, Partial withdrawals	
First year:	14 years varies by percentage each year
Renewal years:	
Surrender charges, Total withdrawals	
First year:	None
Renewal years:	

Company name:	Principal Life Insurance Company
Telephone:	(515)247-5111
Web site:	www.principal.com
Product Name:	UL Protector III
UL products used?	2
States available/unavailable	Product is available in all states.
Min/Max issue age:	0 / 85
Minimum face amount:	\$50,000, varies by age
Vary by age?	Yes
Most popular policy riders/benefits	Cost-of-living benefit, No-lapse guarantee, Waiver of monthly deductions, Accelerated benefits rider, change of insured rider
Current/Guaranteed interest rate	3.35% / 3%
No-lapse protection based on?	Shadow fund, guaranteed 10 years to lifetime
All years' expense load	
Premium loading (% of premium):	12%
Per policy flat amount:	\$7.50 per month
Rate per thousand:	\$0.125 per month for non-tobacco, Rate per thousand is \$0.20 per month for tobacco
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	No additional first year only expenses.
Surrender charges, Partial withdrawals	
First year:	Not allowed in first year of contract.
Renewal years:	Up to two partial surrenders allowed per year up to 75% of net surrender value. No charge.
Surrender charges, Total withdrawals	
First year:	19-year decreasing formula based on face amount, gender, issue age, and risk class.
Renewal years:	19-year decreasing formula based on face amount, gender, issue age, and risk class.

Company name:	Protective Life Insurance Company
Telephone:	(800)333-3418
Web site:	www.protective.com
Product Name:	Protective Centennial G II 08/09
UL products used?	3
States available/unavailable	Unavailable in: NY, Guam
Min/Max issue age:	18 / 85
Minimum face amount:	\$50,000
Most popular policy riders/benefits	Accidental death benefit, Children's insurance benefit, No-lapse guarantee, Waiver of monthly deductions, Low-cost death benefit protection, Competitive dial-a-guarantee premiums
Current/Guaranteed interest rate	4% / 2.5%
No-lapse protection based on?	Lapse protection account, guaranteed up to lifetime
All years' expense load	
Premium loading (% of premium):	10%
Per policy flat amount:	\$5/month
Rate per thousand:	Varies
First-year-only expense load	
Percentage of first-year premium:	N/A
Policy fee (or flat amount):	N/A
Rate per thousand:	N/A
Surrender charges, Partial withdrawals	
First year:	\$25 charge for partial withdrawal; additional limits may apply in first year
Renewal years:	\$25 charge for partial withdrawal
Surrender charges, Total withdrawals	
First year:	19 years; varies by issue age, sex, class and duration
Renewal years:	19 years; varies by issue age, sex, class and duration

Company name:	RBC Insurance
Telephone:	(888)262-8131
Web site:	www.rbcinsurance.com/us
Product Name:	RBC Index Enhanced Universal Life
UL products used?	1
States available/unavailable	Unavailable in: MA, MN, NJ, NY, PA, VT,
Min/Max issue age:	0 / 80
Minimum face amount:	\$100,000, does not vary by age
Most popular policy riders/benefits	Accidental death benefit, Additional insured benefit, Children's insurance benefit, Waiver of monthly deductions, Waiver of surrender charge benefit
Current/Guaranteed interest rate	4.87% / 4.25%
No-lapse protection based on?	Specified premium, guaranteed 20 years
All years' expense load	
Premium loading (% of premium):	3%
Per policy flat amount:	\$7 per month
Rate per thousand:	Varies by issue age, sex & class
First-year-only expense load	
Percentage of first-year premium:	4%
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	Not available in first year.
Renewal years:	\$25 fee plus plus pro-rata surrender charge.
Surrender charges, Total withdrawals	
First year:	Per thousand of initial coverage. Varies by issue age, sex, underwriting class & duration.
Renewal years:	Percentage of first year surrender charge.

Company name:	Royal Neighbors of America
Telephone:	(800)627-4762
Web site:	www.royalneighbors.org
Product Name:	SecureLife - UL
UL products used?	1
States available/unavailable	Available in: AZ, CA
Min/Max issue age:	0 / 85
Minimum face amount:	\$25,000, does not vary by age
Most popular policy riders/benefits	Accidental death benefit, Children's insurance benefit, Guaranteed purchase benefit, Accelerated living benefit
Current/Guaranteed interest rate	5% / 3%
No-lapse protection based on?	Not offered
All years' expense load	
Premium loading (% of premium):	5% for 15 years
Per policy flat amount:	\$7.50 per month
Rate per thousand:	.50 for high band - for 5 years
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	none
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	15-year surrender period
Renewal years:	
Surrender charges, Total withdrawals	
First year:	2% free withdrawal of face amount starting in 11th year
Renewal years:	

Company name:	Security Mutual Life Insurance Company of New York
Telephone:	(607)723-3551
Web site:	www.smlny.com
Product Name:	Security XLC
UL products used?	4
States available/unavailable	Available in: AL, AR, MO, Guam, PR
Min/Max issue age:	0 /85
Minimum face amount:	\$50,000, does not vary by age
Most popular policy riders/benefits	Accidental death benefit, Guaranteed purchase benefit, Waiver of monthly deductions, Accelerated death benefit - terminal illness
Current/Guaranteed interest rate	5.05% / 3%
No-lapse protection based on?	Specified premium, No-lapse guarantee limited to first 5 policy years
All years' expense load	
Premium loading (% of premium):	6.00%
Per policy flat amount:	
Rate per thousand:	Varies by issue age and class. Monthly administrative charge: \$6.25 for years 2 and later
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	Monthly administrative charge: \$25.00 (rate drops \$to 6.25 for yrs 2+)
Surrender charges, Partial withdrawals	
First year:	Partial surrenders not allowed in year 1
Renewal years:	Partial surrenders of cash value are subject to a \$25 charge
Surrender charges, Total withdrawals	
First year:	Surrender charges are deducted from the policy's accumulated value
Renewal years:	Surrender charges apply during the first 15 policy years

Company name:	Transamerica Life Insurance Company
Telephone:	(213)742-2111
Web site:	www.transamerica.com
Product Name:	TransACE
UL products used?	6
States available/unavailable	Unavailable in: NY
Min/Max issue age:	16 / 89
Minimum face amount:	\$25,000, does not vary by age
Most popular policy riders/benefits	Accidental death benefit, Children's insurance benefit, No-lapse guarantee, Waiver of monthly deductions, Full policy surrender penalty, Waiver endorsement (honeymoon)
Current/Guaranteed interest rate	4.25% / 4%
No-lapse protection based on?	Shadow fund, guaranteed up to lifetime
All years' expense load	
Premium loading (% of premium):	7%
Per policy flat amount:	\$7 per month policy fee
Rate per thousand:	Vary by age/sex/risk class/band/yr
First-year-only expense load	
Percentage of first-year premium:	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	pro rata based on amount of face reduction, subject to a minimum of \$25
Renewal years:	pro rata based on amount of face reduction, subject to a minimum of \$25
Surrender charges, Total withdrawals	
First year:	Decreasing over 20 years, based on face amount.
Renewal years:	Decreasing over 20 years, based on face amount.

Company name:	United of Omaha
Telephone:	(402)351-7600
Web site:	www.mutualofomaha.com
Product Name:	Guaranteed Universal Life Complete
UL products used?	3
States available/unavailable	Product is available in all states
Min/Max issue age:	18 / 85 (80 Preferred)
Minimum face amount:	Varies by age: \$100,000 (\$50K ages 66-85)
Most popular policy riders/benefits	Accidental death benefit, Children's insurance benefit, Guaranteed purchase benefit, No-lapse guarantee, Waiver of monthly deductions
Current/Guaranteed interest rate	4.5% / 3%
No-lapse protection based on?	Shadow fund, guaranteed to age 120
All years' expense load	
Premium loading (% of premium):	10%
Per policy flat amount:	\$5 per month
Rate per thousand:	Varies by sex and underwriting class
First-year-only expense load	
Percentage of first-year premium:	0
Policy fee (or flat amount):	0
Rate per thousand:	0
Surrender charges, Partial withdrawals	
First year:	Varies by sex and underwriting class
Renewal years:	Varies by sex and underwriting class and duration; 0 for durations 20+
Surrender charges, Total withdrawals	
First years:	Varies by sex and underwriting class
Renewal years:	varies by sex and underwriting class and duration; 0 for durations 20+

Company name:	West Coast Life
Telephone:	(800)366-9378
Web site:	www.westcoastlife.com
Product Name:	Lifetime Platinum III (08/09)
UL products used?	3
States available/unavailable	Unavailable in: NY, VI, Guam, PR
Min/Max issue age:	18 / 85
Minimum face amount:	\$50,000, does not vary by age
Most popular policy riders/benefits	Accidental death benefit, Children's insurance benefit, No-lapse guarantee, Waiver of monthly deductions, Low-cost death benefit protection, Competitive dial-a-guarantee premiums
Current/Guaranteed interest rate	4% / 2.50%
No-lapse protection based on?	Lapse protection account, guaranteed up to lifetime
All years' expense load	
Premium loading (% of premium):	10%
Per policy flat amount:	\$5/month
Rate per thousand:	Varies by age, gender, and class
First-year-only expense load	
Percentage of first-year premium:	N/A
Policy fee (or flat amount):	N/A
Rate per thousand:	N/A
Surrender charges, Partial withdrawals	
First year:	\$25 charge all years. Surrender charges may also apply on a pro rata basis
Renewal years:	\$25 charge all years. Surrender charges may also apply on a pro rata basis
Surrender charges, Total withdrawals	
First year:	19 year decreasing surrender charge period
Renewal years:	19 year decreasing surrender charge period