

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:	2
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:	5.60% / 3.00%
No-lapse protection based on?	Specified premium
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 expense load	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 Insurance Company of North America
Telephone:	800-950-7372
Web site:	www.allianzlife.com
Product name:	GenDex Momentum
UL products used:	4
States available/unavailable:	Unavailable in: MA NY OR
Min/Max issue age:	NA / 80
Minimum face amount:	\$100,000 / does not vary by age
Most popular policy riders/benefits:	Coverage protection rider / Indexed Universal Life Product with Illustrated rate up to 8.5, Long term care rider, enhanced liquidity option, early cash value rider
Current/Guaranteed interest rate:	8.5 *off historical index / 2
No-lapse protection based on?	Not offered
All years' expense load	
Premium loading (% of premium):	5
Per policy flat amount:	7.5 monthly
Rate per thousand:	varies by underwriting class
First-year-only expense load	
Percentage of first-year expense load	5
Policy fee (or flat amount):	7.5 monthly
Rate per thousand:	Varies by rate class
Surrender charges, Partial withdrawals	
First year:	15 year surrender period charges vary by policy specifics
Renewal years:	15 year surrender period charges vary by policy specifics
Surrender charges, Total withdrawals	
First year:	Initial amount grades to zero by yr 20 for issue ages<46, yr 15 for ages 46-54, yr 10 for 55+
Renewal years:	Initial amount grades to zero by yr 20 for issue ages<46, yr 15 for ages 46-54, yr 10 for 55+

Company name:	Allstate Workplace Division
Telephone:	904-992-1776
Web site:	www.allstateatwork.com
Product name:	GUL22 - Group Voluntary UL
UL products used:	3
States available/unavailable:	Unavailable in: CA MA MT NY PR
Min/Max issue age:	0 / 80
Minimum face amount:	\$10,000 / varies by age
Most popular policy riders/benefits:	Children's insurance benefit Guaranteed purchase benefit Waiver of specified premium Other: / Accelerated DB for LTC; Accelerated DB for Terminal Illness
Current/Guaranteed interest rate:	5.25% / 4.00%
No-lapse protection based on?	Specified premium
All years' expense load	
Premium loading (% of premium):	5%
Per policy flat amount:	\$2/month for 1st 20yrs
Rate per thousand:	varies by issue age/class/duration /
First-year-only expense load	
Percentage of first-year expense load	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	partial withdrawals not allowed in 1st year
Renewal years:	\$25 admin fee for partial surrender
Surrender charges, Total withdrawals	
First year:	Amount per \$1000 that varies by issue age
Renewal years:	Initial amount grades to zero by yr 20 for issue ages<46, yr 15 for ages 46-54, yr 10 for 55+

Company name:	American General Life Companies
Telephone:	800-677-3311
Web site:	http://eStation.aglife.com
Product name:	ContinUL
UL products used:	7
States available/unavailable:	Product is available in all states.
Min/Max issue age:	0 / 80
Minimum face amount:	\$100,000 / does not vary by age
Most popular policy riders/benefits:	Accidental death benefit Children's insurance benefit No-lapse guarantee Spouse term rider / Terminal Illness
Current/Guaranteed interest rate:	3.75% / 3.00%
No-lapse protection based on?	Shadow fund
All years' expense load	
Premium loading (% of premium):	7% current
Per policy flat amount:	\$10.00 per month
Rate per thousand:	10 year rate per thousand/varies by age and underwriting class
First-year-only expense load	
Percentage of first-year expense load	NA
Policy fee (or flat amount):	NA
Rate per thousand:	NA
Surrender charges, Partial withdrawals	
First year:	19-year surrender charge schedule
Renewal years:	19-year surrender charge schedule
Surrender charges, Total withdrawals	
First year:	19-year surrender charge schedule
Renewal years:	19-year surrender charge schedule

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
Min/Max issue age:	18 / 65
Minimum face amount:	\$25,000 / does not vary by age
Most popular policy riders/benefits:	No-lapse guarantee / Guaranteed Return of Premium
Current/Guaranteed interest rate:	Indexed / 4%
No-lapse protection based on?	Shadow fund
All years' expense load	
Premium loading (% of premium):	
Per policy flat amount:	
Rate per thousand:	
First-year-only expense load	
Percentage of first-year expense load	
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:	Ameritas Life Insurance Corp — A UNIFI Company
Telephone:	800-319-6903
Web site:	www.unificompanies.com
Product name:	Excel Essential UL
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
Most popular policy riders/benefits:	Accidental death benefit / Additional insured benefit / Scheduled death benefit increase / Waiver of monthly deductions / Accelerated Benefit for Terminal Illness
Current/Guaranteed interest rate:	5.35% / 3.00%
No-lapse protection based on?	Specified premium
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 expense load	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:	Assurity Life Insurance Company
Telephone:	800-276-7619
Web site:	www.assurity.com
Product name:	LifeScape Premier Universal Life
UL products used:	3
States available/unavailable:	Unavailable in: MA NJ NY VT
Min/Max issue age:	0 / 85
Minimum face amount:	50,000: ages 0-54; 25,000 ages 55+ / varies by age
Most popular policy riders/benefits:	Accidental death benefit / Additional insured benefit / Guaranteed purchase benefit / Waiver of specified premium / No-cost accelerated death benefit
Current/Guaranteed interest rate:	3.50% / 5.5% in years 10+
No-lapse protection based on?	Not offered
All years' expense load	
Premium loading (% of premium):	6.00%
Per policy flat amount:	NA
Rate per thousand:	.10/\$1,000 face; max \$10/mo.
First-year-only expense load	
Percentage of first-year expense load	4.00%
Policy fee (or flat amount):	NA
Rate per thousand:	NA
Surrender charges, Partial withdrawals	
First year:	Prorated from total withdrawal charge
Renewal years:	Prorated from total withdrawal charge
Surrender charges, Total withdrawals	
First year:	Vary by issue age; decrease by duration
Renewal years:	Vary by issue age; decrease by duration

Company name:	Aviva Life & Annuity
Telephone:	800-800-9882
Web site:	www.avivausa.com
Product name:	Aviva LifeStage UL
UL products used:	2
States available/unavailable:	Available in: NA
Min/Max issue age:	0 / 85
Minimum face amount:	\$25,000 / \$50,000 / \$100,000 / varies by age
Most popular policy riders/benefits:	Accidental death benefit / Additional insured benefit / Waiver of monthly deductions / Waiver of specified premium / Wellness for Life
Current/Guaranteed interest rate:	5.25 / 3.5
No-lapse protection based on?	Based on issue age
All years' expense load	
Premium loading (% of premium):	5%
Per policy flat amount:	\$6 monthly
Rate per thousand:	Policy yrs 1-10 on high band
First-year-only expense load	
Percentage of first-year expense load	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	20% free partial withdrawals
Renewal years:	
Surrender charges, Total withdrawals	
First year:	19-yr declining schedule
Renewal years:	

Company name:	Columbus Life Insurance Company
Telephone:	800-677-9696, Option 4
Web site:	www.columbuslife.com
Product name:	Explorer Plus UL
UL products used:	5
States available/unavailable:	Unavailable in: NY VI Guam PR
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 / Capital Transfer Rider, Accelerated Death Benefit Rider, Supplemental Coverage Rider
Current/Guaranteed interest rate:	5.70%
No-lapse protection based on?	Specified premium
All years' expense load	
Premium loading (% of premium):	5.50%
Per policy flat amount:	
Rate per thousand:	Assessed for 10 years from issue / Current \$4.00/month
First-year-only expense load	
Percentage of first-year expense load	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	Per \$1,000 of Specified Amount, decreasing over 10 years from issue. Varies by issue age, gender and underwriting class
Renewal years:	
Surrender charges, Total withdrawals	
First year:	
Renewal years:	

Company name:	Fidelity Life Association
Telephone:	866-710-1013
Web site:	www.FidelityLife.com
Product name:	Rapid Decision Universal Life
UL products used:	1
States available/unavailable:	Available in: AL AK AR CO CT DE FL GA IA ID IN KS KY LA MI MO MT NE ND NM NV RI SC SD TX VA VT WA WI WV WY
Min/Max issue age:	16 / 75
Minimum face amount:	\$10,000 / varies by age
Most popular policy riders/benefits:	Accidental death benefit / Children's insurance benefit / Waiver of specified premium
Current/Guaranteed interest rate:	4.25% / 2.50%
No-lapse protection based on?	Specified premium
All years' expense load	
Premium loading (% of premium):	10%
Per policy flat amount:	\$5 per month
Rate per thousand:	\$0.75
First-year-only expense load	
Percentage of first-year expense load	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	Level for 10 years, grading down to zero in year 20.
Renewal years:	Level for 10 years, grading down to zero in year 20.
Surrender charges, Total withdrawals	
First year:	Level for 10 years, grading down to zero in year 20.
Renewal years:	Level for 10 years, grading down to zero in year 20.

Company name:	Guardian Life Insurance Company of America
Telephone:	212-598-8000
Web site:	www.GuardianLife.com
Product name:	ULtraLife
UL products used:	3
States available/unavailable:	Unavailable in: MT
Min/Max issue age:	20 / 85
Minimum face amount:	\$250,000 for best; \$100,000 else / does not vary by age
Most popular policy riders/benefits:	Accidental death benefit / Guaranteed purchase benefit / Waiver of monthly deductions / Waiver of specified premium / Enhanced Accelerated Benefits Rider
Current/Guaranteed interest rate:	5.25% / 3.50%
No-lapse protection based on?	Not offered
All years' expense load	
Premium loading (% of premium):	7% to tgt; else 4
Per policy flat amount:	\$7.50 per month until age 100 or 20 years
Rate per thousand:	Net amount at risk * COI rate / Load: up to year 20: 7% to target, else 4%; yr 21+ 3% to target, else 0
First-year-only expense load	
Percentage of first-year expense load	7% to tgt; else 4
Policy fee (or flat amount):	\$7.50 per month until age
Rate per thousand:	Net amount at risk * COI rate / Load: up to year 20: 7% to target, else 4%
Surrender charges, Partial withdrawals	
First year:	NA
Renewal years:	NA
Surrender charges, Total withdrawals	
First year:	Determine at issue, the charge grades down to zero in year 20
Renewal years:	The charge continues to grade down to zero in year 20

Company name:	Illinois Mutual Life
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 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 / Wash Loan Provision, Additional Interest Credit - 1% after 10 years, Primary Insured Term Rider
Current/Guaranteed interest rate:	3.50% / 3.50%
No-lapse protection based on?	Specified premium
All years' expense load	
Premium loading (% of premium):	5%
Per policy flat amount:	\$5 per month
Rate per thousand:	\$0
First-year-only expense load	
Percentage of first-year expense load	0
Policy fee (or flat amount):	0
Rate per thousand:	0 / 0
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-usa.com
Product name:	ING Guarantee Death Benefit UL II
UL products used:	4
States available/unavailable:	Product is available in all states.
Min/Max issue age:	0 / 90
Minimum face amount:	\$50,000 / does not vary by age
Most popular policy riders/benefits:	No-lapse guarantee / Waiver of monthly deductions / Waiver of specified premium / Adjustable Term Rider
Current/Guaranteed interest rate:	4.25% / 4.00%
No-lapse protection based on?	Shadow fund
All years' expense load	
Premium loading (% of premium):	12%
Per policy flat amount:	\$10/month current
Rate per thousand:	\$0.0350 per \$1,000 of stated db
First-year-only expense load	
Percentage of first-year expense load	NA
Policy fee (or flat amount):	NA
Rate per thousand:	NA
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:	Limited to the lesser of 19 years or attained age 121
Renewal years:	Limited to the lesser of 19 years or attained age 121

Company name:	Lincoln Benefit Life
Telephone:	402-475-4061
Web site:	https://www.accessallstate.com/anon/companyinfoLBL
Product name:	Legacy Secure UL
UL products used:	4
States available/unavailable:	Unavailable in: NY PR
Min/Max issue age:	18 / 85
Minimum face amount:	\$50,000 / varies by age
Most popular policy riders/benefits:	Accidental death benefit / Children's insurance benefit / Coverage protection rider / Accelerated Death Benefit (Terminal Illness and Permanent Confinement); Liquidity Guarantee Rider
Current/Guaranteed interest rate:	4.35% / 3%
No-lapse protection based on?	Shadow fund
All years' expense load	
Premium loading (% of premium):	6%
Per policy flat amount:	\$7.50 per month
Rate per thousand:	Varies by age and class / None
First-year-only expense load	
Percentage of first-year expense load	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:	Limited to the lesser of 19 years or attained age 121
Renewal years:	Charge decreased by .5% @ yr

Company name:	Lincoln Financial Group
Telephone:	877-275-5462
Web site:	www.LFG.com
Product name:	Lincoln LifeGuarantee 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 / No-lapse guarantee / Waiver of monthly deductions / Waiver of specified premium / Accelerated Benefit Rider
Current/Guaranteed interest rate:	3% / 3%
No-lapse protection based on?	Specified premium Shadow fund
All years' expense load	
Premium loading (% of premium):	15%
Per policy flat amount:	None
Rate per thousand:	None / Monthly fee; Administration fee
First-year-only expense load	
Percentage of first-year expense load	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	Surrender charge applied to partial withdrawals, or full surrender during the first 19 years.
Renewal years:	
Surrender charges, Total withdrawals	
First year:	
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 & Substitute of Insured
Current/Guaranteed interest rate:	GDB PA 3.55% / 3.00%
No-lapse protection based on?	Shadow fund
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 u/w / FA Charge for coverage years 1-20; varies by issue age
First-year-only expense load	
Percentage of first-year expense load	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	NA
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 / doe not vary by age
Most popular policy riders/benefits:	Guaranteed purchase benefit / No-lapse guarantee / Waiver of specified premium / Acceleration of death benefit, LTC-GPO
Current/Guaranteed interest rate:	5.45% / 3.00%
No-lapse protection based on?	Shadow fund
All years' expense load	
Premium loading (% of premium):	
Per policy flat amount:	
Rate per thousand:	
First-year-only expense load	
Percentage of first-year expense load	
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 ext. 32150
Web site:	www.mnlife.com
Product name:	Essential Guaranteed Universal Life
UL products used:	3
States available/unavailable:	Unavailable in: NY
Min/Max issue age:	15 Days (For Standard NT) / 85
Minimum face amount:	\$25,000 / No
Most popular policy riders/benefits:	No-lapse guarantee / Waiver of monthly deductions / Guaranteed Exchange Privilege, Chronic and Terminal Accelerated Benefit Riders
Current/Guaranteed interest rate:	3.50% / 3.50% yr 1, 2.50% yrs 2+
No-lapse protection based on?	Shadow fund
All years' expense load	
Premium loading (% of premium):	20% to age 100
Per policy flat amount:	\$6.00 monthly
Rate per thousand:	Varies by class, sex and issue age / Per thousand charge applies to the earlier of 30 yrs or age 100 current; up to age 100 on guaranteed basis
First-year-only expense load	
Percentage of first-year expense load	NA
Policy fee (or flat amount):	NA
Rate per thousand:	NA
Surrender charges, Partial withdrawals	
First year:	
Renewal years:	
Surrender charges, Total withdrawals	
First year:	First 20 yrs or attained age 95. Varies by issue age, sex, smoking status and duration
Renewal years:	First 20 yrs or attained age 95. Decreasing per \$1,000 charge of the specified amount; varies by issue age, sex, smoking status and duration

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 IA IL IN KY MI MN NE 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:	Additional insured benefit / Guaranteed purchase benefit / No-lapse guarantee / Waiver of monthly deductions / Disability Income Rider
Current/Guaranteed interest rate:	4% / 3.50%
No-lapse protection based on?	Specified premium
All years' expense load	
Premium loading (% of premium):	3%
Per policy flat amount:	
Rate per thousand:	\$ 6 monthly admin. charge
First-year-only expense load	
Percentage of first-year expense load	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	100% of the band one target premium (\$25 processing fee for each withdrawal)
Renewal years:	Years 2 and 3 100% of band one target prem., yrs. 3 - 9 dropping 5%; yrs. 10 - 15 drops 10%; 0% at yr. 16 (\$25 fee)
Surrender charges, Total withdrawals	
First year:	100% of the band one target premium (\$25 processing fee for each withdrawal)
Renewal years:	Years 2 and 3 100% of band one target prem., yrs. 3 - 9 dropping 5%; yrs. 10 - 15 drops 10%; 0% at yr. 16 (\$25 fee)

Company name:	Mutual Trust Financial Group
Telephone:	800-323-7320, ext. 5308
Web site:	www.mutualtrust.com
Product name:	Vanguard Silver
UL products used:	1
States available/unavailable:	Unavailable in: AL AK MA MD MT NJ NY PA VT
Min/Max issue age:	0 / 80
Minimum face amount:	Minimum premium is \$25 / does not vary by age
Most popular policy riders/benefits:	Accidental death benefit / Extended maturity option / Guaranteed purchase benefit / No-lapse guarantee / Waiver of monthly deductions
Current/Guaranteed interest rate:	3% / 3%
No-lapse protection based on?	Specified premium
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 expense load	0
Policy fee (or flat amount):	\$7.50 monthly fee
Rate per thousand:	0
Surrender charges, Partial withdrawals	
First year:	No partial withdrawals for the first year
Renewal years:	After the first policy anniversary, a portion of the cash surrender value may be surrender with limitations.
Surrender charges, Total withdrawals	
First year:	Varies by issue age, duration, sex and Tobacco/Non-Tobacco distinction.
Renewal years:	The surrender charge decreases by policy quarter. There is no surrender charge after the 20th policy year.

Company name:	National Western Life Insurance Company
Telephone:	512-760-3434
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 PA VT Guam PR
Min/Max issue age:	45 / 85
Minimum face amount:	\$25,000 / No
Most popular policy riders/benefits:	No-lapse guarantee / Living Benefit Rider, Accelerated Benefit Rider
Current/Guaranteed interest rate:	4.25% / 1.00%
No-lapse protection based on?	Specified premium
All years' expense load	
Premium loading (% of premium):	8%
Per policy flat amount:	\$5.00
Rate per thousand:	Yrs 1-5 Varies by age, sex and clas
First-year-only expense load	
Percentage of first-year expense load	NA
Policy fee (or flat amount):	NA
Rate per thousand:	NA
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% @ yr

Company name:	Nationwide Financial
Telephone:	800-321-6064
Web site:	http://www.nationwide.com/subsites/ssclogin.jsp
Product name:	YourLife No-Lapse Guarantee UL
UL products used:	4
States available/unavailable:	Unavailable in: Guam PR
Min/Max issue age:	18 / 85 (80 for Pref classes)
Minimum face amount:	\$100,000 / No
Most popular policy riders/benefits:	Accidental death benefit / Children's insurance benefit / Spouse term rider / Waiver of monthly deductions / Long Term Care Rider
Current/Guaranteed interest rate:	3.00% / 3.00%
No-lapse protection based on?	Shadow fund
All years' expense load	
Premium loading (% of premium):	15%
Per policy flat amount:	\$10 per month
Rate per thousand:	Varies by issue age for 20 yrs
First-year-only expense load	
Percentage of first-year expense load	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	NA
Renewal years:	Declines to 0.00% in the lesser of the 20th year or attained age 100
Surrender charges, Total withdrawals	
First year:	NA
Renewal years:	Declines to 0.00% in the lesser of the 20th year or attained age 100

Company name:	North American Company for Life and Health Insurance
Telephone:	800-3656 ext. 35721
Web site:	www.nacolah.com
Product name:	Custom Guarantee
UL products used:	4
States available/unavailable:	Unavailable in: NY
Min/Max issue age:	15 Days (For Standard NT) / Age 85
Minimum face amount:	\$25,000 / does not vary by age
Most popular policy riders/benefits:	No-lapse guarantee / Waiver of monthly deductions / Guaranteed Exchange Privilege, Chronic and Terminal Accelerated Benefit Riders
Current/Guaranteed interest rate:	3.50% / 3.50% yr 1, 2.50% yrs 2+
No-lapse protection based on?	Shadow fund
All years' expense load	
Premium loading (% of premium):	20% to age 100
Per policy flat amount:	\$6.00 monthly
Rate per thousand:	Varies by class, sex and issue age / Per thousand charge applies to the earlier of 30 yrs or age 100 current; up to age 100 on guaranteed basis
First-year-only expense load	
Percentage of first-year expense load	NA
Policy fee (or flat amount):	NA
Rate per thousand:	NA
Surrender charges, Partial withdrawals	
First year:	
Renewal years:	
Surrender charges, Total withdrawals	
First year:	First 20 yrs or attained age 95. Varies by issue age, sex, smoking status and duration
Renewal years:	First 20 yrs or attained age 95. Decreasing per \$1,000 charge of the specified amount; varies by issue age, sex, smoking status and duration

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: AK 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 / Additional insured benefit / Children's insurance benefit/ Waiver of specified premium / Additional Coverage Rider
Current/Guaranteed interest rate:	5.00% / 3.00%
No-lapse protection based on?	Specified premium
All years' expense load	
Premium loading (% of premium):	7% up to target
Per policy flat amount:	\$6/month
Rate per thousand:	Varies, yrs 1-20
First-year-only expense load	
Percentage of first-year expense load	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	NA
Renewal years:	10% of prior year CSV free; pro-rata charge thereafter
Surrender charges, Total withdrawals	
First year:	NAIC maximum
Renewal years:	NAIC maximum years 1-10, grades to zero years 11-20.

Company name:	Pacific Life Insurance Company
Telephone:	800-800-7681
Web site:	www.pacificlife.com
Product name:	VersaFlex PRO
UL products used:	5
States available/unavailable:	Unavailable in: NY
Min/Max issue age:	0 / 90
Minimum face amount:	\$50,000 / does not vary by age
Most popular policy riders/benefits:	Scheduled death benefit increase / Surrender Value Enhancement, Annual Renewable Term
Current/Guaranteed interest rate:	5.35% / 3.00%
No-lapse protection based on?	Specified premium
All years' expense load	
Premium loading (% of premium):	6.95%
Per policy flat amount:	Varies by age, gender, class
Rate per thousand:	Varies; Yrs 1-10
First-year-only expense load	
Percentage of first-year expense load	Same as all yrs
Policy fee (or flat amount):	Same as all yrs
Rate per thousand:	Same as all yrs
Surrender charges, Partial withdrawals	
First year:	Percent of target premium
Renewal years:	Declines to zero at end of 10th year
Surrender charges, Total withdrawals	
First year:	Percent of target premium
Renewal years:	Declines to zero at end of 10th year

Company name:	Penn mutual Life Insurance Company
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:	50,000 / varies by age
Most popular policy riders/benefits:	Accidental death benefit / Additional insured benefit / Children's insurance benefit / Waiver of monthly deductions / Waiver of specified premium /
Current/Guaranteed interest rate:	5.50% / 3.00%
No-lapse protection based on?	Shadow fund
All years' expense load	
Premium loading (% of premium):	5% Current; 15%
Per policy flat amount:	\$9.00 year 1 current 5.00 thereafter; 9.00 guar
Rate per thousand:	10 years /
First-year-only expense load	
Percentage of first-year expense load	5%
Policy fee (or flat amount):	9
Rate per thousand:	Varies
Surrender charges, Partial withdrawals	
First year:	14 years decreasing
Renewal years:	
Surrender charges, Total withdrawals	
First year:	NA
Renewal years:	NA

Company name:	Principal Life Insurance Company
Telephone:	515-247-5111
Web site:	www.principal.com
Product name:	Universal Life 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 (\$25,000 age 0-19 / varies by age
Most popular policy riders/benefits:	Cost-of-living benefit / Extended maturity option / No-lapse guarantee / Waiver of monthly deductions / Accelerated benefits rider
Current/Guaranteed interest rate:	3.20% / 3%
No-lapse protection based on?	Shadow fund
All years' expense load	
Premium loading (% of premium):	12%
Per policy flat amount:	\$7.50 per month
Rate per thousand:	Non tobacco: \$0.125; tobacco: \$0.20 /
First-year-only expense load	
Percentage of first-year expense load	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	No charge. Up to two per year allowed when net surrender sufficient. Minimum \$500.
Renewal years:	No charge. Up to two per year allowed when net surrender sufficient. Minimum \$500.
Surrender charges, Total withdrawals	
First year:	Varies based on age, gender, smoking status and face amount.
Renewal years:	Varies based on age, gender, smoking status and face amount.

Company name:	Protective Life Insurance Co.
Telephone:	800-333-3418
Web site:	www.protective.com
Product name:	Protective Centennial G II UL
UL products used:	4
States available/unavailable:	Unavailable in: NY
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 Guaranteed purchase benefit No-lapse guarantee Waiver of monthly deductions /
Current/Guaranteed interest rate:	4 / 2.5
No-lapse protection based on?	Shadow fund
All years' expense load	
Premium loading (% of premium):	10
Per policy flat amount:	NA
Rate per thousand:	NA
First-year-only expense load	
Percentage of first-year expense load	NA
Policy fee (or flat amount):	NA
Rate per thousand:	NA
Surrender charges, Partial withdrawals	
First year:	\$25 charge
Renewal years:	\$25 charge
Surrender charges, Total withdrawals	
First year:	Calculation based on gender, age, band, risk class, and duration
Renewal years:	Surrender charges vary based on age, sex, and rating class. Surrender charges last from years 1-19.

Company name:	Royal Neighbors of America
Telephone:	800-627-4762
Web site:	www.royalneighbors.org
Product name:	SecureLife
UL products used:	1
States available/unavailable:	Unavailable in: AL AK HI LA MA NH NY SC PR
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
Current/Guaranteed interest rate:	4.75 / 3
No-lapse protection based on?	Not offered
All years' expense load	
Premium loading (% of premium):	5% years 1-15
Per policy flat amount:	7.50 per month
Rate per thousand:	Band 1; yrs 1-5 \$1.50 / Band 2; yrs 1-5 .50; 6+ 0
First-year-only expense load	
Percentage of first-year expense load	NA
Policy fee (or flat amount):	No policy fee
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	2% of face - no withdrawal charge - starting year 11; \$500 minimum
Renewal years:	
Surrender charges, Total withdrawals	
First year:	Calculation based on gender, age, band, risk class, and duration
Renewal years:	15 years

Company name:	Security Mutual Life Insurance Company of New York
Telephone:	606-723-3551
Web site:	www.smlny.com
Product name:	Security XLC
UL products used:	4
States available/unavailable:	Unavailable in: AL AR IL MT OR 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 / Waiver of monthly deductions
Current/Guaranteed interest rate:	4.70% / 3.00%
No-lapse protection based on?	Specified premium
All years' expense load	
Premium loading (% of premium):	6
Per policy flat amount:	Year 1: \$25/month; Years 2 and Later \$6.25 month
Rate per thousand:	Per Unit Load Varies by Issue Age
First-year-only expense load	
Percentage of first-year expense load	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	No partial surrenders/withdrawals allowed in year 1
Renewal years:	\$25 per partial surrender/withdrawal
Surrender charges, Total withdrawals	
First year:	Surrenders charges last for the first 15 years and 15 years after increases in the specified amount
Renewal years:	Surrenders charges last for the first 15 years and 15 years after increases in the specified amount

Company name:	Symetra Life Insurance Company
Telephone:	800-706-0700
Web site:	http://www.symetra.com/financial
Product name:	Symetra Universal Life
UL products used:	2
States available/unavailable:	Unavailable in: MA NY
Min/Max issue age:	15 days / 90 years
Minimum face amount:	\$50,000 / No
Most popular policy riders/benefits:	Additional insured benefit / Children's insurance benefit / No-lapse guarantee / Spouse term rider / Waiver of specified premium
Current/Guaranteed interest rate:	4.00% / 3.00%
No-lapse protection based on?	Specified premium
All years' expense load	
Premium loading (% of premium):	***6.5%***
Per policy flat amount:	\$5.00
Rate per thousand:	Varies by class, gender, issue age. / NA
First-year-only expense load	
Percentage of first-year expense load	N/A
Policy fee (or flat amount):	N/A
Rate per thousand:	N/A
Surrender charges, Partial withdrawals	
First year:	No
Renewal years:	No
Surrender charges, Total withdrawals	
First year:	19 years in duration varying by age, gender and underwriting class.
Renewal years:	No

Company name:	Transamerica Life Insurance Company
Telephone:	213-742-2111
Web site:	www.transamerica.com
Product name:	TransACE
UL products used:	8
States available/unavailable:	Unavailable in: NY VI
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 / 4
No-lapse protection based on?	Shadow fund
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 expense load	
Policy fee (or flat amount):	
Rate per thousand:	
Surrender charges, Partial withdrawals	
First year:	Prorata based on amount of face reduction, subject to a minimum of \$25
Renewal years:	Prorata based on amount of face reduction, subject to a minimum of \$25
Surrender charges, Total withdrawals	
First year:	19 years in duration varying by age, gender and underwriting class.
Renewal years:	Varies based on age, sex, and underwriting class. Surrender charges apply in years 1-19

Company name:	United of Omaha
Telephone:	402-351-7600
Web site:	www.Mutualofomaha.com
Product name:	Guaranteed Universal Life Complete
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:	Children's insurance benefit / Guaranteed purchase benefit / No-lapse guarantee / Waiver of monthly deductions / Accelerated death benefit rider
Current/Guaranteed interest rate:	3.5 / 3
No-lapse protection based on?	Hybrid specified premium
All years' expense load	
Premium loading (% of premium):	10% of premium
Per policy flat amount:	\$5 per month. current 20 yrs, guarantee all yrs
Rate per thousand:	varies by sex, age, and risk class
First-year-only expense load	
Percentage of first-year expense load	10% of premium
Policy fee (or flat amount):	\$5 per month.
Rate per thousand:	Varies by sex, age, and risk class
Surrender charges, Partial withdrawals	
First year:	Varies by issue age, sex, and risk class
Renewal years:	Surrender change duration is 19 yrs. varies by issue age, sex, and risk class
Surrender charges, Total withdrawals	
First year:	Withdrawals not available in policy year 1
Renewal years:	Varies based on age, sex, and underwriting class. Surrender charges apply in years 1-19

Company name:	West Coast Life
Telephone:	877-778-3500
Web site:	www.westcoastlife.com
Product name:	Lifetime Platinum III
UL products used:	4
States available/unavailable:	Unavailable in: NY
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 / Guaranteed purchase benefit / No-lapse guarantee / Waiver of monthly deductions
Current/Guaranteed interest rate:	4 / 2.5
No-lapse protection based on?	Shadow fund
All years' expense load	
Premium loading (% of premium):	10
Per policy flat amount:	NA
Rate per thousand:	NA
First-year-only expense load	
Percentage of first-year expense load	NA
Policy fee (or flat amount):	NA
Rate per thousand:	NA
Surrender charges, Partial withdrawals	
First year:	\$25 charge
Renewal years:	\$25 charge
Surrender charges, Total withdrawals	
First year:	Varies based on age, sex, and underwriting class. Surrender charges apply in years 1-19
Renewal years:	Varies based on age, sex, and underwriting class. Surrender charges apply in years 1-19