

FIXED LIFE PRODUCT PORTFOLIO

AIG/American General	
LTG Ultra	10,15, 20,30 guaranteed Level Term- Min face amt 250,000. Policy fee-NC
LTG Ultra-C	10,15, 20,30 guaranteed Level Term- Min face amt 100,000. Fee-Commissionable. Conversion credit available.
ROP Term	15,20,30 guaranteed level term with return of premium at the end of the level period. No modal factors or policy fee.
Elite UL	Individual UL with competitive endowment premiums. Issues to age 90. Has 2 yr rolling target. Opt 3 ROP death benefit
Elite UL G	Individual UL with Lifetime guarantees or guarantees to age 85/90. Unlimited catch-up provision without interest. Issues to age 90 Accepts loans on 1035 exchanges
Platinum Provider Ultra	Individual UL-strong current assumptions and guarantee short pay scenarios Supplemental term rider for dial a commission approach. Good in older ages. Opt 3 DB
Platinum Provider Ultra G	Individual UL-guarantees to 100 or 85/90. Unlimited catch-up without interest. Issues to age 90. Good in the older age market.
Platinum Protector G	Individual UL-issues to age 90. Low current assumption values. Guarantees to 95 /100. Low gross comp with no renewals but very competitive
Platinum Survivor Ultra	2nd -to-die- Low cost benefit. Has a first-to-die rider. Dial a commission approach. Issues to age 90.
Platinum Survivor Ultra G	2nd-to-die- Guarantees 50 years or age 100. Issues to age 90

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Platinum Prot. Survivor G	2nd-to-die- Term like plan. Very low values with lifetime guarantees. No interest catch-up provision.
Elite Survivor	2nd-to-die- Low cost benefit with 2 yr rolling target. Accepts one Uninsurable Opt 3 DB.
Elite Survivor G	2nd-to-die- 2 yr rolling target with unlimited catch-up provision. Good when there is one uninsurable risk. Rolling target
Platinum Accumulator	Individual UL- Strong accumulation values. Opt 3 DB
Platinum Accumulator 500	Indexed UL-indexed to S&P 500. Opt 3 DB
Platinum Survivor Ultra 500	Indexed 2nd-to-die-indexed to S&P 500. Has ROP rider. First to die term rider. Opt 3 DB
Platinum Provider Ultra 500	Indexed UL- Low cost with high targets. Issues to 90. Opt 3 DB
Elite Index UL	Indexed UL- Rolling Target. Gtes to 85/90/100. Issues to age 90
Platinum Value Master 5+	Individual ISWL- Good for pension rescue and capital transfer. Fixed premiums. No lump sum or premium changes. 5 Pay only. Indexed Interest rate rider Business hardship rider. Powerplay exchange option after 7 yrs (NQ)/10 yrs (Q)
American National	
Passport UL	Individual UL- Low premium DB design
Passport Select UL II	Individual UL- Lifetime guarantee product
Passport Accumulator	Individual UL- Strong cash value builder
Passport SUL	2nd-to-die plan

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Transition Universal Life	Wealth transfer product. Single or 7 pay options. Simplified application
Affinity/Affinity Plus	Par WL. Available for NQ and Q 412i plans
Banner	
OPTerm	10,15,20,30 yr guaranteed level term
Advantra	Individual UL-Term like product with 20 yr guarantee. Good at older ages. Issues to age 80. Target is based on minimum premium
Continuity Lifetime UL	Individual UL- Lifetime guarantees. Catcp-up without interest. Limited flexibility with software
Survivor UL	2nd-to-die- Age 100 premium guarantees
Companion	
Preferred YRT	Yearly renewable Term
Priority Term	10,15,20,30 yr guaranteed level term
Priority Design II	Individual UL- Current assumption UL. No lifetime guarantees
Priority Max UL	Individual UL- Lifetime guarantees. High target premiums. Excellent when dump ins are involved
Priority Survivor II	2nd-to-die- Lifetime guarantees.
Empire General	

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EG Term Series	10,15,20,30 yr guaranteed level term
EG Advantage	Individual UL- Low minimum premium. 15 yr no lapse for ages 80 and under 10 yr no lapse ages 81+. 24 months rolling target. Good for substandard risks
EG Alternative II	Individual UL- Most competitive for level premium sales. Good for cash value solve cases. 15 yr lapse protection. Good for 1035 exchanges
EG Accelerator II	Individual UL- Good accumulation product. Competitive for endowment solves and short pay scenarios. Will take a loan on 1035 exchanges. Has face plus premiums DB option. Opt D- can index DB at fixed % increase. (3,5,7,10) up to 3 times original face
EG Select-Flex UL	Individual UL-20 yr to lifetime guarantees. Low min premium. 24 mo. Rolling target. 4% interest charged on catch-up
EG Survivorship UL	2nd-to-die- Accepts one uninsurable. Low min premiums. Issues to age 90 JEA max is 85
GE/First Colony	
Colony Term	5,10,15,20,30 yr guaranteed level term. Offers prepayment discount
GE Corporate Term	Group term carve out
GE Lifetime Protector Flex	Individual UL-Lifetime Gtes. Unlimited rolling target with high issue age (90) Competitive in limited pay scenarios.
First Choice Gold	Individual UL- Product with good nonguaranteed values. No maturity date so charges continue beyond age 100

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Life Two	2nd-to-die- Low minimum premiums. Can be illustrated as survivor term with decent guarantees on minimum premium. No maturity date
GPX-One	Individual ISWL- Guaranteed premiums. Table ratings drop off between 10-15 years.
Choice UL	Worksite marketing product. Payroll deduction
Lincoln Benefit	
GT Gold	10,15,20,30 yr guaranteed level term. Conversion credit available
GT Platinum	10,15,20,30 yr guaranteed level term. Mij face amount is 500,000. Has band break at 5,000,000. Conversion credit available
Level Best Gold	10,15,20,30 yr level term. 10 yr premium guarantee. Prepayment discount options available. Conversion credit
Level Best Platinum	10,15,20,30 yr level term. 10 yr premium guarantee. 500,000 minimum face amount. Prepayment discount options available. Conversion credit
Legacy Premier UL	Individual UL-Lifetime gtes. Issues to age 90. 20% bonus on lump sums certain maximums apply. Competitive for 10 pay sales. Better at 50+
Generation Linc	Combination SPIA funding a UL policy. Simplified underwriting. Wealth transfer product. Min issue age is 60. Min premium is \$20,000. Maximum premium is \$150,000 (\$200,000 for ages 70-79)
Ultra 100 Plus	Individual UL- limited gtes. Zero net cost loans. Low premium to endow. Persistency bonus available yrs 15+. Defer. Comp and split dollar sales
Ultra 2000	Same as above. Only available in FL, MA, TX, and VT.

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Estate Executor	2nd-to-die- Gted min DB available. Bonus interest yrs 15+. No maturity date. Zero net cost loans.
Legacy Premier SL	2nd-to-die- Lifetime gtes including 10 pays. Lifetime catch-up provision. Zero net cost loans and persistency bonus yrs 15+. Prem enhancement credit for dump ins.
North American	
Impact Term	10,15,20,30 yr guaranteed level term. Commissionable policy fee
Custom Term UL	Individual UL- Gtes for 30 yrs or age 100...20% table ratings. Issues to age 90 Catch-up without interest. Good for standard nonsmokers
Custom Accumulator	Individual UL-shows strong values. Has ROP feature. 2 yr rolling target Good for limited pays and large dump ins.
Custom Extra	Individual UL- Low cost DB. 3 or 5 yr term rider doubles DB at no cost and is convertible. Age 100 continuation benefit.
Custom Guarantee	Individual UL-Gtes to 100. Dial a guarantee feature. Issues to age 90. GIR rider available. 2 yr rolling target.
Legacy Optimizer	Single Premium UL-Wealth transfer product. Simplified Issue up to age 80 and 150,000 net amt of risk. Age last. Issue age 45-85. \$20,000 min prem.
One Life	
Zurich Kemper Super-T	20 & 30 yr level term guaranteed for 10 yrs
Zurich Kemper Certain-T	5,10,15,20,30 yr guaranteed level term
One Life Complete Term	15,20,30 yr guaranteed level term with ROP. Age last. Commissionable fee

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Zurich CVT	Individual UL-low cost term like plan. Target is min premium which is gted for 20 yrs. Issues to age 90. Can add up to 5 business partners as OIR. Market is 20 yr term for applicants in the older ages.
Century Plus	Individual UL-Eligible for term conversions
Ruler LP	Individual UL-Primary use is for term conversions
Lifetime UL	Individual UL-lifetime gtes. 2 yr rolling target. 36 month catch up. Not eligible for term conversions. Issues to age 90.
State Life	
Lifestyle Term 2000	10,15,20 yr level term. Gted premiums for 10 yrs
Lifestyle Term Plus	15 & 20 yr guaranteed level term.
Lifestyle Freedom UL	Individual UL- Gtes to age 100. Issues to age 90. Substandard ratings removed after yr 20. DB becomes the cash value after age 100
United of Omaha	
Priority Term	10,15,20,30 yr guaranteed level term
Priority Reward 30	30 yr guaranteed level term with ROP
Priority Max UL	Individual UL- Lifetime gtes. Very high target premiums. Ideal for 1035 or dump ins. Age last. Very competitive in lifetime UL sales.
Priority Ultra	Individual UL-competitive for cash value solves. 36 mo catch-up with interest
Priority Whole Life	Individual WL-Max amount is 25,000. Simplified issue to age 80. Final expense coverage