

Survivorship Life Product Spread Sheet

as of 06/15/07



Company	Product/Plan Type	Issue Ages	Minimum Face	No Lapse Feature Years	Highlights, Riders, Options
AIG/American General	Plat Protector Survivor G/UL	40-90	\$250,000	Life	Low cost lifetime guar, Ext. Maturity, Return of Premium, No cash value. Option to Blend
	Elite SUL G/UL	40-90	\$250,000	Life	Lifetime / 50 yr guar DB built in to Ext. Maturity, cash value
	Elite SUL	20-90	\$250,000	5-20	Low premium to 100 @ current assumptions, 1st to die term
Allianz	Gen Dex Survivorship	18-80	\$250,000	10, 20 yrs. To age 65 or 120	3 D/B options. Can Index to S&P, Nasdaq, or interest earning value account. 100% Par & Loans can participate in the market index.
Aviva	Keepsake Survivorship 200	50-85	15k single premium	Life	\$15,000 minimum single premium. Will accept up to 5 annual payments with an increasing death benefit. Policy Split Option. One Uninsurable. Estate Protection Rider
AXA	Athena SUL	20-90	\$200,000	Life	Great for ages 20-45. Competitive no lapse life guar. ROP rider. 3% guar interest rate.
Banner		20-85	\$250,000	@100	Policy Exchange, Waiver of Mo. Ded., C.O.L., 3% guar. int. rate
Genworth	Lifetime Provider SUL	15-79	\$100,000	Life	Level DB, only unlimited catch-up, estate tax repeal rider
	Life Two	15-79	\$100,000	Life	Issue ages up to 94 for the second person who is uninsurable.
ING	Guarantee GPSUL	20-90	\$250,000	Life	Competitive lifetime guarantees. Blend term to lower premium. ATR rider to increase DB
John Hancock	Protection SS UL-G/UL	20-90	\$250,000	Life	Policy Split, Estate Preservation, Competitive Lifetime Guarantees.
	Performance SUL	20-90	\$250,000	Life	Policy Split, Estate Preservation, Competitive Lifetime Guarantees.
Lincoln Benefit	Legacy Secure SL/UL	30-90	\$250,000	Life	AGE LAST, 10 pay guar., Indiv. Term, 4 Yr Tm., Policy Split. 4.00% guar. int., 5% int. bonus at yr 15 and when credit is above 3% min
Lincoln Life	Lifecurrent	15-85	\$100,000	Life	2 D/B options. Estate Tax Repeal rider. Persistency Bonus %. Catch up provision. 14y surr charge
	Life Guarantee	20-90	\$100,000	Life	3 D/B options. Catch up provisions. 19 year surr charge.
Mass Mutual	SUL Guard/UL	18-90	\$100,000	Life	Good for lifetime guarantees and level pays. No Surr charges when money taken from specified premium account
MET	Legacy Advantage SUL	18-90	\$250,000	40 or @100	Policy Split, Estate Protection. Secondary DB Guarantees, High DB per Dollar of Premium.
	Universal Advantage	18-85	\$25,000-\$250,000	5-Life	Policy Split, Estate Protection. High DB per Dollar of Premium.
Principal	SUL Protector/UL	20-85	\$100,000	5-Life	Age Last, Competitive above age 60 & above \$3mil DB, good for short pays, Lifetime Guarantees, 10 year surr charge.
Protective	Survivor Select UL III	0-85 1 ins. must be 20	\$250,000	Life	Can withdraw \$ in policy year 1-10 subject to loan interest charges. Policy years 11 & after 0% interest - wash loan
Prudential	Prulife SUL Protector/UL	18-90 *L	\$250,000	Life	AGE LAST, Adjust. guar., good for full pays, 2 yr rolling target, 6 underwriting categories, one uninsurable
	Prulife SUL Plus/UL	18-90	\$250,000	<20	AGE LAST, Good for min. prem. to endow, 2 yr rolling target, 6 underwriting categories, one uninsurable
Sun Life	Sun Survivorship UL	18-85	\$250,000	Life or Shorter Target	Estate Preservation, Policy Split, Competitive for Older ages. Incr&Decr DB in 10k increments. Charitable Giving Benefit Rider gives an additional 1% of Face value to charity of clients choice.
Transamerica	TransAce Survivor	16-89	\$250,000	Life	Death Bene Option of Level Plus Premium (Return of Premium). Estate Protection Rider has a 25k minimum face.
West Coast	Golden Legacy Term 10/20/30	18-80	\$250,000	10/20/30 Years	Policy Terminates at joint attained age 95. Guar. Level premiums to joint att. Age of 85 then premiums increase every 5 years. Policy Split option rider, Product is eligible for conversion before age 75