

Life Product Portfolio Features For Cenco's Brokerage Partners

Revised 2/8/2019

AIG Partners Group

Quality of Life...Insurance (QoL) - Living Benefits on all products

QoL Flex Term	10, 15-35 Guaranteed Level Term Accelerated Benefit Riders: Chronic, Critical and Terminal
QoL Value+ Protector	Individual Indexed Universal Life Guarantees up to age 100 Indexed to S&P 500, ML Strategic Balanced Index Protected Premium Rider - can withdraw funds above the target premium in years 2 to 5 with no surrender charge penalties Select Income Rider - ability to convert a lump sum death benefit to a predetermined guaranteed set of annual payments Accelerated Benefit Riders: Chronic, Critical and Terminal
QoL Guarantee Plus II	Individual Universal Life Guaranteed death benefit Single or limited pay scenarios Accelerated Access Solution Rider (AAS) for chronic illness CustomerChoice Lifestyle Income Solution Rider (LIS) Enhanced Surrender Value Rider (ROP - 50% in year 20 and 100% in year 25)
QoL Max Accumulator+	Individual Indexed Universal Life Designed for cash accumulation and income Indexed to S&P 500, ML Strategic Balanced Index Accelerated Access Solution Rider for chronic illness Income for Life Rider with optional cost of living adjustments

American General

EFT allowed on any payment mode (annual, semi-annual, etc.)

Foreign travel opportunities

Credit card payments for initial term premium

Cigar smokers (12 per year) may qualify for non-tobacco rates with HOS negative for nicotine

Automatic Standard Class through Table 2 through age 70

AG Ultra One

One Year Level Term

AG Select-a-Term

Guaranteed Level Term - 10, 15-30, 35 year periods

Non-med band - \$50K - \$99,999

Convertible to fixed or variable life

Secure Lifetime GUL 3

Individual Universal Life

Dial-a-guarantee with guaranteed cash values

Unisex rates

Enhanced Surrender Value Rider (ROP feature)

Maturity age 121

Standard classes include up to Table 2 through issue age 70

2 year rolling target

Accelerated Access Solution Rider for chronic illness

Lifestyle Income Solution Rider for supplemental income

Value+ Protector IUL

Indexed Individual Universal Life

Guarantees to age 121

Indexed to S&P 500, ML Strategic Balanced Index

Accelerated Access Solution Rider for chronic illness

Unique Cash Access features

Max Accumulator+ IUL

Indexed Individual Universal Life

Designed for cash accumulation and income

Non-med underwriting up to \$499,999, age 50, up to best class

Indexed to S&P 500, ML Strategic Balanced Index

Accelerated Access Solution Rider for chronic illness

Income for Life Rider with optional cost of living adjustments

AG Secure Survivor GUL II

Survivorship Universal Life

Dial-a-guarantee with guaranteed cash values

Unisex rates

Enhanced Surrender Value Rider allows for ROP at end of 15th year

Issue to age 90

2 year rolling target

Elite Transition UL

Individual Universal Life

Conversions only in the first five years

AG Extend IUL

Individual Indexed Universal Life

Conversions only after 5th term policy year

American Elite Whole Life

Individual Interest Sensitive Whole Life

Available for conversions only

American National

Age last birthday (some products)

Table 4 to Standard Table Shave available on Signature GUL

Xpress Plus Accelerated Underwriting available up to \$1 million

Xpress available for ages 0-65, Up to \$250K for all products

Strong in annuities, experts in 412i market

ART to 20 or 30 Year Term "Conversion" Program available if within first 3 years

ANICO Signature Term

ART, 10, 15, 20, 30 Guaranteed Level Term
Express underwriting up to \$250K
Accelerated Benefit Riders: Terminal, Chronic and Critical
ART convertible to 20 and 30 year term

ANICO Signature Term SI

10, 20, 30 Simplified Issue Guaranteed Level Term
\$250,000 maximum face amount

Signature GUL

Individual Universal Life
Lifetime guaranteed death benefits ages 95-121
Cash-Out Rider allows ROP in years 15, 20, 25
Accelerated Benefit Riders: Terminal, Chronic and Critical

ANICO Executive UL

Individual Universal Life
Cash accumulation
Guaranteed death benefit via Coverage Continuation Rider
Accelerated Benefit Riders: Terminal, Chronic and Critical
Signature Term Riders for 10, 15, 20 years allows for blending, coverage for insured, spouse, adult family members, business associates, multiple term riders permitted

Signature IUL

Indexed Individual Universal Life
Multiple index options with S&P 500
Option 3
2 year rolling target
Accelerated Benefit Riders: Terminal, Chronic and Critical
Signature Term Riders for 10, 15, 20 years allows for blending, coverage for insured, spouse, adult family members, business associates, multiple term riders permitted

Signature Plus IUL

Indexed Individual Universal Life
Designed for income and death benefit
Multiple index options with S&P 500
ABRs for terminal, chronic and critical illnesses
Signature Term Riders for 10, 15, 20 years, allows for blending, coverage for insured, spouse, adult family members, business associates; multiple term riders permitted

Signature Whole Life

Individual Whole Life (participating)
Age nearest birthday
Accelerated Benefit Riders: Terminal, Chronic and Critical
Term Riders (ART, 10, 15, 20, 30) up to 4x's face amount
Guaranteed Insurance Option Rider

Ameritas (a mutual company)

Jet issue underwriting required on all single life permanent products ages 18-45, \$100K - \$200K

Value Plus Term	10, 15, 20, 30 Guaranteed Level Term Conversion credit Convertible to any permanent product up to age 70 50% policy fee discount if two policies issued with same payor
Focus 10 Term	10 Year Guaranteed Level Term for groups as small as 5 lives
Excel Essential UL	Individual Universal Life Current assumption with built-in 15 year death benefit guarantee Care4Life Rider for Terminal, Chronic, Critical Illness Scheduled Increase Rider allows for yearly DB increases up to age 65
Value Plus UL	Individual Universal Life Low cost death benefit protection with the advantages of permanent life insurance Care4Life Rider for Terminal, Chronic, Critical Illness 3 death benefit options Early Cash Value Rider Accidental Death Benefit Rider - maximum \$250K Guaranteed 15 year minimum death benefit Lifetime Income Rider
Excel LifeValue UL	Individual Universal Life Focus on cash accumulation with built-in 10 year death benefit guarantee Supplemental Coverage Rider for blended coverage Scheduled Increase Rider allows for yearly DB increases up to age 65
Excel LifeValue SUL	Survivorship Universal Life Built-in 10 year death benefit guarantee
Ameritas Growth IUL	Indexed Individual Universal Life Indexed to S&P 500, Russell 2000, MSCI EAFE 4% 10-Year Lookback Guarantee Care4Life Rider for Terminal, Chronic, Critical Illness Supplemental Coverage Rider for blended coverage Lifetime Income Rider with irrevocable disbursement options Early Cash Value Rider
Excel Index UL	Indexed Individual Universal Life Indexed to S&P 500 with capped and uncapped options Care4Life Rider for Terminal, Chronic, Critical Illness Supplemental Coverage Rider for blended coverage Scheduled Increase Rider allows for yearly DB increases up to age 65
Excel Plus Index UL	Indexed Individual Universal Life Indexed to S&P 500 with capped and uncapped options Focus on cash accumulation with variable loans available Care4Life Rider for Terminal, Chronic, Critical Illness Supplemental Coverage Rider for blended coverage Scheduled Increase Rider allows for yearly DB increases up to age 65
Growth Whole Life	Individual Whole Life (Participating) Designed for long term cash accumulation Lifetime and 10 Pay options available Care4Life Rider for Terminal, Chronic, Critical Illness Level Term Rider available for 10, 15, 20 or 30 years

Value Plus Whole Life

Individual Whole Life (Participating)
Designed for low premiums and long term cash accumulation
Care4Life Rider for Terminal, Chronic, Critical Illness
Level Term Rider available for 10, 15, 20 and 30 years

Keystone Whole Life

Individual Whole Life (Participating)
Age Nearest Birthday
Protection based with low premiums
Care4Life Rider for Terminal, Chronic, Critical Illness
Low face band of \$10K - \$24,999 available with simplified underwriting

Keystone Foundation Whole Life

Individual Whole Life (Participating)
Age Nearest Birthday
Designed for high cash accumulation in early years
Care4Life Rider for Terminal, Chronic, Critical Illness
Level Pay to 65 or Level 20 Pay plan designs available

Assurity Life (a mutual company)

Age last birthday (except LifeScape WL)

Premiums can be paid by credit card, bank draft

Accelerated Underwriting available on Term Life

Term Life

10, 15, 20, 30 Guaranteed Level Term

Endowment Benefit Rider (ROP)

Critical Illness Benefit Rider

Monthly DI Rider

LifeScape Acci-Flex

Level Benefit Term Life

Accidental death benefit only - nonmed underwriting

Benefit amounts of \$50K - \$250K

Guaranteed renewable to age 75

Producers must have health insurance license to sell

LifeScape Premier UL

Individual Universal Life

Cash accumulation with maturity at age 121

Lapse protection guarantee for 5 years

Term Life Rider for term blending

Accelerated DB w/Terminal Illness option or LTC/Home Health Care option

Guideline Premium Test

LifeScape Joint Whole Life

First-To-Die Joint Whole Life (participating)

Joint Level Term Rider - up to 10x's base benefit

LifeScape Whole Life

Individual Whole Life (participating)

Age nearest birthday

Critical Illness Rider on base insured or other insured

DI Rider

Alternate death benefit payment options available

LifeScape Single Premium Whole Life

Individual Whole Life (non participating)

Useful for wealth transfer, pre-retirement planning

Accelerated DB with Terminal Illness option or LTC/Home Health Care option

Creates a MEC

Global Atlantic (Formerly Accordia)

Wellness for Life rider offers potential for reduced COI's beginning in the third policy year based on maintaining a healthy lifestyle

External Term Conversion program

First to Die Rider on Survivorship

Fast Lane Accelerated Underwriting available on single life policies to age 60, up to \$1Mil (max amount varies by age)

Accordia Life Term	ART, 10, 20, 30 Guaranteed Level Term Conversion credits
Lifetime Assure UL	Individual Universal Life Focused on low-cost death benefit protection Guarantees up to 30 years (scales by issue age) Primary insured rider for blending Lifetime rolling targets Wellness for Life rider Accelerated Access Rider for chronic illness
Lifetime Foundation ELITE IUL	Indexed Individual Universal Life Focused on death benefit protection Guarantees to lesser of age 90 or 40 years Indexed to S&P 500, Hang Seng Accelerated Access Rider for chronic illness Wellness For Life rider Lifetime rolling targets
Lifetime Builder ELITE IUL	Indexed Individual Universal Life Focused on cash accumulation Linked Loans - controls volatility in loans credits/charges Indexed to S&P 500, Hang Seng Accelerated Access Rider for chronic illness Wellness for Life rider Lifetime rolling targets
Lifetime Provider IUL	Indexed Individual Universal Life Focused on low-cost death benefit protection Indexed to S&P 500, Hang Seng Accelerated Access Rider for chronic illness Wellness for Life rider
Survivorship Builder IUL	Indexed Survivorship Universal Life Indexed to S&P 500, Hang Seng First to Die Rider Accelerated Access Rider for chronic illness (available after 1 insured has passed away) Rolling target One application
Benefit Builder IUL	Indexed Individual Universal Life Use for COLI business Indexed to S&P 500, Hang Seng Wellness for Life Rider

Guardian Life (a mutual company)

Terminal, Chronic Illness and LTC Riders available on certain products

Term Rider for term blending; recommend not doing more than 50/50 term blend unless doing a term alternative

Term blend conversions allowed in initial 10 years

Direct Recognition loans

"Take Advantage With Rapid App" program allows for additional insurance for clients who are Standard or better, purchased from any of over 90 companies in previous 4 years; can get up to 2x's coverage with a max of \$3 Mil death benefit

Guaranteed Level Term Gold	10, 15, 20, 30 Year Guaranteed Level Term Waiver Plus Rider when used with Extended Conversion Rider can allow for conversion to L121 with premiums waived
Current Assumption UL	Individual Universal Life Secondary Guarantee Rider provides guarantees up to age 95 Cash Value Enhancement Rider LTC Rider
Life Paid Up at 65 (WL)	Individual Whole Life to age 65 (Participating) High early cash values Premium Offset option available Index Participation Feature
Life Paid Up at 95 (WL)	Individual Whole Life to age 95 (Participating) Guaranteed death benefit to age 121 if premiums paid to age 95 First year cash values Long Term Care Rider Premium Offset option available Index Participation Feature
Life Paid Up at 99 (WL)	Individual Whole Life to age 99 (Participating) Guaranteed death benefit to age 121 if premiums paid to age 99 Long Term Care Rider Premium Offset option available Index Participation Feature
Life Paid Up at 121 (WL)	Individual Whole Life to age 121 (Participating) Guaranteed death benefit to age 121 if premiums paid to age 121 Long Term Care Rider Premium Offset option available Issue to age 90 Index Participation Feature
10 Pay Whole Life	Individual Whole Life (Participating) High IRR on cash values, high early dividends Loans are permitted when there is sufficient cash value in the first year Premium Offset option available Index Participation Feature
20 Pay Whole Life	Individual Whole Life (Participating) High early cash values Premium Offset option available Index Participation Feature

Achiever Gold Whole Life

Individual Whole Life (participating)
Targeted to high net worth individuals and business owners/executives
Guaranteed high early (first year) cash values

EstateGuard Whole Life (Second to Die)

Survivorship Whole Life (participating)
Guaranteed cash values and dividends increase at the first death when funds may be needed
Chronic Illness Rider available for both insureds if both are chronically and/or terminally ill
Issue to age 90
Premium Offset option available

EstateGuard SUL (Second to Die)

Survivorship Universal Life
Cash value growth potential without secondary guarantees

Legal & General (Banner)

Term Riders available

Jumbo Limit to \$65 million, ages 20-75

Underwriting credits automatically applied to improve one underwriting risk class

OPTerm

10, 15, 20, 25, 30, 35, 40 Guaranteed Level Term.
Table ratings based on standard plus classes.

Life Step UL

Individual Universal Life
Conversion-only product for policies 5 years and older
Lifetime guarantees
Dial-a-guarantee
6 underwriting classes

Life of the Southwest/National Life
Group (a mutual company)

Strong living needs riders

TermOut - external term conversion program

Jumpln - additional permanent insurance program

Lifetime Income Benefit Rider provides income for life

EZ Underwriting - accelerated underwriting on FlexLife II IUL

LSW Guaranteed Level Term

10, 15, 20, 30 Guaranteed Level Term
Accelerated Benefit Rider for Terminal/Chronic/Critical Illness
Policy fee waived on a second policy on insured's spouse

LSW Foundation UL

Individual Universal Life
Low cost death benefit
Age last birthday
Minimum face amount \$25K
Accelerated Benefit Rider for Terminal/Chronic/Critical Illness
Unemployment Rider

LSW IncomeBuilder UL

Individual Universal Life
Cash value growth and income potential
DI Rider (2 years or 5 years)
Accelerated Benefit Rider for Terminal/Chronic/Critical Illness
Unemployment Rider

LSW FlexLife II IUL

Individual Indexed Universal Life
Best when overfunded and for income potential
EZ Underwriting Program ages 18-60 up to \$1Mil, all rates and without exam or fluids, ages 61-65 up to \$250K
DB Protection Rider guarantees up to 30 years
Accelerated Benefit Rider for Terminal/Chronic/Critical Illness
Balance Sheet Benefit Rider
Lifetime Income Benefit Rider
Benefit Distribution Option Rider
Charitable Matching Gift Death Benefit Rider

LSW SecurePlus Provider IUL

Individual Indexed Universal Life
Age last birthday
Lifetime rolling targets
DI Riders (2 years or 5 years)
Accelerated Benefit Rider for Terminal/Chronic/Critical Illness
Unemployment Rider

LifeCycle Solution SIUL

Survivorship Indexed Universal Life
Survivor Protector Benefit Rider - first-to-die rider
Indexed to S&P 500
Lifetime Income Benefit Rider
Balance Sheet Benefit Rider

LSW ProtectorLife WL

Individual Whole Life
Automatic Conversion Rider for blending coverage
Accelerated Benefit Rider for Terminal/Chronic/Critical Illness

LSW PeakLife IUL

Premium financing product
\$1,000,000 minimum face amount

Lincoln Life

Table 3 to Standard - Table Shave Program for permanent - Available to both lives

Alternate tobacco qualifies for Standard Nonsmoker

Two single life term policies can convert to one survivorship policy

(\$100K of convertible term on each insured is required to convert to \$100K of survivorship)

Flat extras may be converted to table ratings

EFT allowed for annual premium payments on term and UL policies

LincXpress - Teleapp submission process and opportunity for lab-free underwriting

Lincoln LifeElements	10, 15, 20, 30 Guaranteed Level Term
Lincoln TermAccel	10, 15, 20, 30 Guaranteed Level Term, up to \$1Mil and age 60 e-App only, available through InsureNow Best class available (intended for healthy individuals)
LifeGuarantee UL (2013)	Individual Universal Life Premiums payable to age 121 LifeEnhance ABR for chronic illness Catch-up available 5 year rolling target
LifeGuarantee SUL (2013)	Survivorship Universal Life Guarantees to age 121 and beyond Issue to age 90 (both lives) Catch-up available
LifeCurrent UL	Individual Universal Life Current interest-based cash value accumulation Option 3 Guarantee available for lesser of 20 years or age 90
LifeReserve UL	Individual Universal Life 9 year surrender charge 5 year rolling target Option 3
Lincoln Conversion UL	Individual Universal Life Current assumption-based conversion only product
WealthPreserve IUL	Indexed Individual Universal Life Death benefit guarantees to lesser of 40 years or age 90 Guaranteed Cap Reduction Protection if Account Cap reduced to 6% or lower LifeAssure ABR or LifeEnhance ABR available
WealthAccumulate IUL	Indexed Individual Universal Life Designed for accumulation and income distribution Three index options: Perform, Balance, Conserve LifeAssure ABR or LifeEnhance ABR available High early CV riders: Exec Rider and Surrender Value Enhancement Endorsement

LifeReserve IUL Accumulator (2014)

Individual Indexed Universal Life
9 year surrender charge
5 year rolling target
Best for max funding, minimum non-MEC, GPT, using loans and not withdrawals
Supplemental Term Rider for term blending
LifeEnhance ABR for chronic illness

WealthAdvantage IUL

Individual Indexed Universal Life
Guaranteed Persistency Bonus years 16+
Guaranteed Cap Reduction Protection if Capped Account Cap reduced to 6% or lower
5-year rolling target
Charge structure differs between DBO1 (endow sales) and DBO2 (income sales)
Supplemental Term Rider for term blending

Lincoln WealthPreserve Survivorship IUL

Survivorship IUL
Three 1 year point-to-point index options: high participation account, capped account, uncapped account
Automatic monthly allocations to maximize new indexed segments
Participating loans with guaranteed loan charged rates
LifeEnhance ABR for chronic illness (available for both insureds)

Lincoln MoneyGuard II

Individual universal life insurance with riders providing reimbursement for qualified LTC expenses in one policy.
2% guaranteed interest rate
Flexible payment options 1 through 10 years
Issue ages 40-79
Return of premium (basic and vested)

National Life Insurance Company/National Life Group (a mutual company)

EZ Underwriting - accelerated underwriting on FlexLife II IUL

Strong living needs riders.

Lifetime Income Benefit Rider provides income for life

Limit of \$2Mil on dump-in's

TimeOut - external term conversion program

Jumpln - additional permanent insurance program

NL Guaranteed Level Term

10, 15, 20, 30 Guaranteed Level Term
Accelerated Benefit Rider for Terminal/Chronic Illness
Policy fee waived on a second policy on insured's spouse

NL AssurePlus Protector

Individual Universal Life
Low cost death benefit
Accelerated Benefit Rider for Terminal/Chronic/Critical Illness

NL FlexLife II IUL

Individual Indexed Universal Life
Best when overfunded and for income potential
DB Protection Rider guarantees up to 30 years
Accelerated Benefit Rider for Terminal/Chronic/Critical Illness
Balance Sheet Benefit Rider
Lifetime Income Benefit Rider
Benefit Distribution Option Rider
Charitable Matching Gift Death Benefit Rider

LifeCycle Solution SIUL

Survivorship Indexed Universal Life
Survivor Protector Benefit Rider - 1st to die rider
Indexed to S&P 500
Lifetime Income Benefit Rider
Balance Sheet Benefit Rider

NL LifeBuilder Whole Life

Individual Whole Life
Flex Term for blending coverage
Nonsmoker rates available to tobacco users for the first 2 policy years
Accelerated Benefit Rider for Terminal/Chronic/Critical Illness
Combine with Term Rider as an alternate to ROP

NL LifeBuilder 1 Whole Life

Individual Single Premium Whole Life
Flex Term for blending coverage
Accelerated Benefit Rider for Terminal/Chronic/Critical Illness
Combine with Term Rider as an alternate to ROP

NL PeakLife IUL

Premium financing product
\$1,000,000 minimum face amount

North American (privately held company under Sammons Financial Group)

Relaxed underwriting for seniors - allows higher reading for blood pressure, cholesterol, weight

Exchanges from GUL to Cash Accumulation products allowed without additional underwriting and with FYC

Electronic commission transfer for agents and general agents

Additional Insurance Option allows for opportunities to purchase additional death benefit on future anniversaries

Temporary Insurance Agreement up to \$1,000,000

Premium Deposit Account available on all single life IUL's except for Legacy Optimizer SPIUL

ADDvantage Term

10, 15, 20, 30 Guaranteed Level Term
Accelerated DB for Terminal, Critical and Chronic Illness

Custom Guarantee (Gen 8)

Individual Universal Life
Dial-a-guarantee/Guarantees to age 120
Premiums paid to age 100
Guaranteed Exchange Privilege - can exchange policy for a cash accumulation UL
2 year rolling target
Accelerated DB for Terminal, Critical and Chronic Illness

Builder Plus IUL

Indexed Individual Universal Life
2 year rolling target
Guaranteed 10% multiplier beginning in year 6
Guaranteed 1% Interest Rate Bonus beginning in year 11
Variable loans available in year 1
Daily sweeps to index selections
Accelerated DB for Terminal, Critical and Chronic Illness

Builder IUL

Indexed Individual Universal Life
2 year rolling target
Linked to S&P 500, DJIA or NASDAQ-100, EuroSTOXX 50, Russell 2000, S&P MidCap 400, Multi-Index
Variable loan rates capped at 6%
Daily sweeps to index selections
Accelerated DB for Terminal, Critical and Chronic Illness

Guarantee Builder IUL

Indexed Individual Universal Life
2 year rolling target
Minimum face amount \$25K
Premiums paid to age 100 guarantee to age 120
13 index options
Variable loan rates capped at 6%
Daily sweeps to index selections
Accelerated DB for Terminal, Critical and Chronic Illness

Rapid Builder IUL

Indexed Individual Universal Life
2 year rolling target
Designed to build early cash value
Linked to S&P 500, DJIA, NASDAQ-100, EuroSTOXX 50, Multi-Index
Variable loan rates capped at 6%
Daily sweeps to index selections

Survivorship GIUL

Indexed Survivorship UL
Daily averaging
Linked to multiple indices
Daily sweeps to index selections

Legacy Optimizer IUL

Single Premium Indexed Individual Universal Life
Accelerated Death Benefits for Chronic, Terminal Illness automatically included
Age Last Birthday
Return of Premium available starting in year 5
Simplified application process with quick decision possible

Protective

Income Provider Option allows for periodic death benefit payments at no additional cost

Guaranteed Insurability Rider (Variable Option) - Client may buy up to 5 times base coverage at certain option dates

(Survivorship Option) - Up to 10 times the base insured amount may be purchased at death of insured by "designated person"

Protective Classic Choice Term	10, 15, 20, 25, 30 Year Guaranteed Level Term
Protective Custom Choice UL	Individual Universal Life Available as 10, 15, 20, 30 year "term" and guarantees for lifetime Evidence-free exchange option for first 20 years up to age 70 to Advantage Choice UL
Protective Advantage Choice UL	Individual Universal Life Lifetime guarantees w/cash accumulation Best for guarantees to age 105-110 ExtendCare Rider for Chronic Illness 2 year rolling target Unlimited catch-up provision
Protective ProClassic Legacy UL	Individual Universal Life For conversion sales only
Protective ProClassic II UL	Individual Universal Life 10-15 year lapse protection period Focus on low cost death benefit until age 121 Extend Care Rider for Chronic Illness 2 year rolling target
Protective Indexed Choice UL	Individual Indexed Universal Life Lapse protection to age 121, most competitive to ages 90-105 Death benefit focus with cash accumulation potential ExtendCare Rider for Chronic Illness 2 year rolling target
Protective Survivorship Term	Joint and Survivorship Term 10, 20, or 30 year full guarantee Convertible to SUL Standard non tobacco highest rating
Protective Survivor UL	Survivorship Universal Life Lifetime guarantees Minimum face \$250K Best for level pays to age 105-110
Non-Par WL	Non-participating whole life Available for conversions only

Transamerica

Policy fees waived for multiple term policies on the same insured

Advanced Premium Agreement (prepaid premiums) available on term products

Trendsetter Super Term	10, 15, 20, 25, 30, YRT Guaranteed Level Term Lowered rates waived policy fees for multiple policies on same insured Nonmed band for \$25K - \$99,999 Income Protection Option
Trendsetter LB (Living Benefits) Term	Guaranteed Level Term 10, 15, 20, 25, 30 year Age Last Birthday Nonmed band for \$25K - \$2,000,000 Built-in ADB for Terminal, Critical and Chronic Illness
TransAce CV 2013	Individual Universal Life Designed for conversions only Lifetime guarantees with cash accumulation MultiFlex Surrender Enhancement Endorsement
Financial Foundation IUL	Individual Indexed Universal Life Designed for cash accumulation and income distribution with available long-term guarantees Indexed to S&P 500 and Global Blend Index (S&P 500, EURO STOXX 50, HangSeng) LTC Rider or Chronic Illness Rider (discount method) available Income Protection Option
Conversion Whole Life	Simplified Issue Guaranteed Whole Life Used for term conversions Issue ages 0-80 Minimum face amount \$1K
Guaranteed Whole Life	Guaranteed Whole Life Low face amounts (\$50,001 - \$3,000,000)
Immediate Solutions Final Expense	Guaranteed Whole Life First day full coverage, age last birthday, Accelerated Death Benefit Rider due to terminal illness and with Nursing Home Benefit, issue ages 0-85 Child/Grandchild Rider Low face amounts \$1K - \$50K
Easy Solutions Final Expense	Guaranteed Whole Life Graded death benefit or 2 years of premium, age last birthday, unismoke class, issue ages 18-80, Simplified issue, issue amounts \$1K - \$25K Low face amounts \$1K - \$25K
10 Pay Solutions Final Expense	Guaranteed Whole Life Immediate Level Death Benefit - first day FULL coverage Level premiums for 10 years, issue ages 0-80 Low face amounts \$1K - \$50K
Final Expense Whole Life	Guaranteed Whole Life Low face amounts (\$2K - \$50K)