

Life Product Portfolio Features For Cenco's Brokerage Partners

Revised 9/2/20

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 Life

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

Prepaying all term premiums in year 1 allowed

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, PIMCO

Accelerated Access Solution Rider for chronic illness

Unique Cash Access features

Lifestyle Income Solution Rider for supplemental income

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

Elite Transition UL

Individual Universal Life

Conversions only in the first five years

Protection Extend IUL

Individual Indexed Universal Life

Conversions only product: available after 5th term policy year

Enhanced Surrender Value Rider (ROP feature)

American Elite Whole Life 2

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

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 Performance IUL

Indexed Individual Universal Life
Multiple index options with S&P 500 with choice of multipliers
2 year rolling target
Accelerated Benefit Riders: Terminal, Chronic and Critical

Signature Whole Life

Individual Whole Life (Participating)
Age nearest birthday
Accelerated Benefit Riders: Terminal, Chronic and Critical
Term Riders (ART, 10, 15, 20, 30 year) up to 4 times the face amount

Limited Pay Whole Life

Individual Whole Life (Participating)
Designed for small business pension plans

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
Value Plus IUL	Indexed Individual Universal Life Indexed to S&P 500, Russell 2000, MSCI EAFE 3% 10 year lookback guarantee Supplemental Coverage Rider for blended coverage Early Cash Value Rider Lifetime Income Rider with irrevocable disbursement options Care4Life Rider for Terminal, Chronic, Critical Illness
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
Access Whole Life	Individual Whole Life (Participating) Designed for protection-focused scenarios Care4Life Rider for Terminal, Chronic, Critical Illness
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

Assurity Life (a mutual company)

Age last birthday

Premiums can be paid by credit card, bank draft

Accelerated Underwriting available on Term and Whole Life

Term Life

10, 15, 20, 30 Guaranteed Level Term
Endowment Benefit Rider (ROP)
Critical Illness Benefit Rider
Monthly DI Rider

Acci-Flex

Level Benefit Term Life
Accidental death benefit only - Non Med underwriting
Benefit amounts of \$50K - \$250K
Guaranteed renewable to age 75
Producers must have health insurance license to sell

Universal Life

Individual Universal Life
Age last birthday
Cash accumulation with maturity at age 121
No Lapse Guarantee from 5 - 20 years depending on age
Enhanced Guaranteed Surrender Value Benefit (ROP) years 15 and 20
Terminal, Chronic and Critical Illness benefits available

Whole Life - Pay to Life

10 Pay, 20 Pay and Pay to 65 Options

Individual Whole Life (Participating)
Age last birthday
Critical Illness Rider on base insured or other insured
Alternate death benefit payment options available

Single Premium Whole Life

Individual Whole Life (Participating)
Useful for wealth transfer, pre-retirement planning
Accelerated DB for Terminal or Chronic Illness
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

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

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 and critical 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
Accelerated Access Rider for chronic and critical illness
Wellness for Life rider
Lifetime rolling targets

Global Accumulator IUL

Indexed Individual Universal Life
Focused on cash accumulation
SMART Buy-Up strategies provide additional Buy-Up Add-On to account value - additional charge
Indexed to S&P 500, Black Rock Diversa Volatility Control
Linked Loans - controls volatility in loans credit/charges
Accelerated Access Rider for chronic and critical illness
Wellness for Life rider
Primary Insured rider
Lifetime rolling targets

Benefit Builder Xtra IUL

Indexed Individual Universal Life
Use for COLI business
Indexed to S&P 500, MSCI EAFE, Volatility Control Index
Multipliers for additional charge

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 Charitable Benefit Rider
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 (L65)	Individual Whole Life to age 65 (Participating) High early cash values Premium Offset option available Index Participation Feature
Life Paid Up at 95 (L95)	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 (L99)	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 (L121)	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
Ten Pay Whole Life (10 Pay WL)	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
15 Pay Whole Life (L15)	Individual Whole Life (Participating) High early cash values and income distribution Premium Offset option available Index Participation Feature
20 Pay Whole Life (L20)	Individual Whole Life (Participating) High early cash values Premium Offset option available Index Participation Feature

EstateGuard Whole Life (EsG WL)

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

Executive Strategies WL (ESWL)

Participating Whole Life

Targeted to business marketing involving 3 or more lives

High guaranteed cash values

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
Lifetime guarantees
Dial-a-guarantee
6 underwriting classes

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 Transaction Center Best class available (intended for healthy individuals)
LifeGuarantee UL (2019)	Individual Universal Life Premiums payable to age 121 Lincoln Care Coverage ABR - reimbursement LTC Rider Return of Premium Rider 5 year rolling target
LifeGuarantee SUL (2019)	Survivorship Universal Life Guarantees to age 121 and beyond
Lincoln Conversion UL (2019)	Individual Universal Life Current assumption-based conversion only product
WealthPreserve IUL (2019)	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 Two index options: Plus and Conserve Lincoln Care Coverage ABR (reimbursement LTC Rider) or Life Assure ABR
WealthAccumulate IUL (2019)	Indexed Individual Universal Life Designed for accumulation and income distribution Four index options: Perform, Balance, Conserve, Perform Plus Guaranteed multipliers and Postvive Performance Credit enhance cash value accumulation Lincoln Care Coverage ABR (reimbursement LTC rider) or Life Assure ABR High early CV riders: Exec Rider and Surrender Value Enhancement Endorsement
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 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)

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

ADDvantage Term

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

Classic Term 10, 15

10, 15 Guaranteed Level Term
Available via e-app only
Non-renewable, non-convertible, no riders available

Custom Guarantee (Gen 9)

Individual Universal Life
Dial-a-guarantee/Guarantees to age 120
Premium Recovery Endorsement Feature for ROP
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 2

Indexed Individual Universal Life
2 year rolling target
Multiplier beginning in year 1
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

Protection Builder IUL

Indexed Individual Universal Life
Lifetime guarantees via Option Premium Guarantee Rider
2 year rolling target
Minimum face amount \$25K
Premiums Recovery Endorsement (ROP feature)
Variable loan rates capped at 6%
Daily sweeps to index selections
Accelerated DB for Terminal, Critical and Chronic Illness

Smart Builder IUL

Indexed Individual Universal Life
2 year rolling target
Designed to build early cash value
No premium loads
Accelerated DB for Terminal, Critical and Chronic Illness
Daily sweeps to index selections

Protective

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

PLUS Accelerated Underwriting available on Classic Choice Term, Custom Choice UL, Advantage Choice UL, Lifetime Assurance UL, and Indexed Choice UL

Classic Choice Term 10, 15, 20, 25, 30, 35 and 40 Year Guaranteed Level Term

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

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
ROP Rider

Lifetime Assurance UL Individual Universal Life
Lifetime guarantees with little to no cash accumulation
Guarantees from ages 90-121
Best for level pay scenarios
ExtendCare Rider for Chronic Illness
ROP Rider - no surrender charges

ProClassic Legacy UL Individual Universal Life
For conversion sales only

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

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

Non-Par Whole Life Non-Participating Whole Life
Available for conversions only

Transamerica

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
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 Concierge Planning Rider with funeral planning service Everest
Conversion Whole Life	Simplified Issue Guaranteed Whole Life Used for term conversions only Issue ages 0-80 Minimum face amount \$1K
TransAce CV	Individual Universal Life Designed for conversions only Lifetime guarantees with cash accumulation MultiFlex Surrender Enhancement Endorsement (ROP)
Lifetime Whole Life	Individual Whole Life (Non-Participating) 10 year, 20 year, 30 year pay options and pay to age 100 Minimum face \$25K, Maximum face \$2Mil Income Protection Option Term Insurance Rider Living Benefit Riders for Terminal, Chronic and Critical Illness
Immediate Solutions Final Expense	Simplified Issue 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	Simplified Issue 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	Simplified Issue Whole Life Immediate Level Death Benefit - first day FULL coverage Level premiums for 10 years, issue ages 0-80 Low face amounts \$1K - \$50K