

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	AIG		AIG		AIG		Allianz	
Product	Max Accumulator*		Value+ IUL (NY Only)		Value+ Protector		Life Pro+ IUL	
Min Face Amount	\$50,000		\$100,000		\$50,000		\$100,000	
DB Options	Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing Option 3: Return of Premium	
Participation Rate	Blend Index High Bonus Rate, High Cap Global Blend	100% 100% 80%	Cap Account Participation Rate	100% 55%	Blend Index, S&P Core Participation Rate	100% 60%	Bloomberg - 140% Blended Index - 140% True Balance - 200%	Cap Accounts - 100%
Floor	Core Cap Account All others	0.25% 0%		0.25%		0%		0.10%
Minimum Account Value Guarantee	None		None		None		None	
Market Indices	S&P 500 Index ML Strategic Balanced Index™ PIMCO Global Optima Index		S&P 500 Index ML Strategic Balanced Index™		S&P 500 Index ML Strategic Balanced Index™		S&P 500+ Bloomberg US Dynamic Balance Index II Blended Index (DJA, Bloomberg Barclays Capital US Aggregate Bond Index, EURO STOXX 50® Index, Russell 2000® Index) Alliance True Balance (S&P 500® Index and Bloomberg Barclays US Aggregate RB® Series I Index)	
Index Crediting Strategies	1 Year Blended Index Participation Rate 1 Year Global Blend Index Participation Rate 1 Year High Bonus Rate 1 Year High Cap Rate		1 Year Point to Point Cap 1 Year Point to Point Participation Rate		1 Year Point to Point Core Cap 1 Year Point to Point Participation Rate		1 Year Point to Point Core Cap 1 Year Point to Point Monthly Sum 1 Year Point to Point Monthly Average Performance Trigger Annual Sum	
Crediting / Persistency Bonus	Index Blend Account: Global Blend Account: High Bonus Account: High Cap Rate Account:	Yrs. 6+: Current: 0.65%, GTD: 0.25% Yrs. 6+: Current: 0.35%, GTD: 0.25% Yrs. 6+: Current: 0.75%, GTD: 0.25% Yrs. 6+: Current: 0.25%, GTD: 0.25%	Year 6+	0.75%	Year 6+	Current Rates: ML Strategic Balanced Index - 0.80% All other indices - 0.75%	Year 11+	Interest earned multiplied by 15%, capped at 1.00%
Is Bonus Guaranteed?	Yes		Yes		Yes - 0.75% Guaranteed on all strategies Year 6+		Multiplier rate guaranteed for life of policy	
Index Multiplier	None		None		None		Yes	Year 11+
	Any Earned Interest is multiplied by 15% for the life of the policy.							
Fixed Account Rate	Current Guaranteed	2.90% 2.00%	Current Guaranteed	2.40% 2.00%	Current Guaranteed	2.90% 2.00%	Current Guaranteed	4.00% 0.01%
Interest Charged on Policy Loans	Standard Loans: 3.00% Participating Loans: 5.00%		Standard Loans: 4.00% Choice Loans: 6.00%		Standard Loans: 3.00% Participating Loans: 5.00%		Standard Loans Index	
Interest Credited on Policy Loans	Standard Loans: 2.00% Preferred Loans: Equal to credited rate applied to policy Participating Loans: Based off index performance		7.25% on Choice Loans 2.65% on Declared Interest Account		Standard Loans: 2.00% Preferred Loans: Equal to credited rate applied to policy Participating Loans: Based off index performance		2% Current	
Loads/Fees	Vary by gender, issue age, UW class and policy year. Current Max is 18%. 15 Year Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$20. Current Cost of Insurance		Years 1-5: 12%; Years 6-10: 7.5%; Years 11+: 5% Years 1-5 Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$10. Current Cost of Insurance		Vary by gender, issue age, UW class and policy year. Current Max is 12%. 15 Year Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$10. Current Cost of Insurance		4.00% of all premiums Years 1-5 Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$7.50. Current Cost of Insurance	
Surrender Charge Duration	14 Years		14 Years		14 Years		10 Years	
Riders	Accelerated Access Solution Accidental Death Benefit Child Term Income For Life Overloan Protection Select Income Rider Spouse / Other Insured Terminal Illness	Waiver of Monthly Deductions Waiver of Specified Premium	Accelerated Access Solution Accidental Death Benefit Child Term Overloan Protection Spouse / Other Insured Terminal Illness Waiver of Monthly Deductions		Accelerated Access Solution Accidental Death Benefit Child Term Lifestyle Income Solution Overloan Protection Protected Premium Select Income Spouse / Other Insured Rider	Terminal Illness Waiver of Monthly Deductions	Additional Term Rider Child Term Chronic Illness Convertible Term Rider Enhanced Liquidity Rider Other Insured Rider Overloan Protection Terminal Illness	Waiver of Specified Premium
Guaranteed Income Available?	Yes		No		No		No	
Details for Guaranteed Income	Annuitizes the CV, guaranteed to 120						N/A	
Premium Deposit Fund	No		No		No		Yes	
Death Benefit Guarantees	Lesser of 20 years or age 75, not to be less than 10 years		Later of the end of fifth policy year or attained age 85.		Guarantees to Age 100		10 Year Guarantee	
Unisex Rates	Yes		Yes		Yes		No	
Available Risk Classes	Preferred Plus Preferred NT Standard NT Rated NT	Preferred Tobacco Standard Tobacco Rated Tobacco	Preferred Plus Preferred NT Standard Plus NT Standard NT	Preferred Tobacco Standard Tobacco Rated	Preferred Plus Preferred NT Standard NT Rated	Preferred Tobacco Standard Tobacco Juvenile	Preferred Plus Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Substandard
Issue Ages	Ages 18 - 80 Preferred Plus NT Preferred NT Standard NT Age 0 - 80 Standard Tobacco	Rated NT Preferred Tobacco Rated Tobacco	Ages 18 - 80 Preferred Plus NT Standard Plus NT Standard NT Ages 18 - 80 Preferred Plus NT	Preferred Tobacco Standard Tobacco	Ages 18 - 80 Preferred Plus Ages 18 - 85 Preferred NT Standard NT Ages 0 - 85 Standard Tobacco Ages 0 - 80 Special Tobacco	Special NT Preferred Tobacco Standard Tobacco	Ages 18 - 80 Preferred Plus NT Preferred NT Ages 18 - 78 Preferred Tobacco Ages 0 - 17 Juvenile	Standard NT Standard Tobacco

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Carrier Name	Allianz		AXA		AXA		AXA	
Product	Life Pro+ SIUL		IUL Protect		BrightLife Grow Series 157		BrightLife Grow (CA and NY Only)	
Min Face Amount	\$200,000		\$50,000 \$250,000 if CVPlus is elected		\$50,000 \$250,000 if CVPlus is elected		\$50,000 \$250,000 if CVPlus is elected	
DB Options	Option 1: Level Option 2: Increasing Option 3: Return of Premium		Option 1: Level Option 2: Increasing Option 3: Return of Premium (ROP Rider)		Option 1: Level Option 2: Increasing Option 3: Return of Premium (ROP Rider)		Option 1: Level Option 2: Increasing Option 3: Return of Premium (ROP Rider)	
Participation Rate	Bloomberg - 140% Blended Index - 140%	Cap Accounts - 100%	Core Account	100%	All Accounts	100%	All Accounts	100%
Floor	0.10%		0%		0%		0%	
Minimum Account Value Guarantee	None		2.50% Minimum Guarantee applied every ten years, at death, surrender or exchange.		2% Minimum Guarantee applied every ten years, at death, surrender or exchange.		2% Minimum Guarantee applied every ten years, at death, surrender or exchange.	
Market Indices	S&P 500® Bloomberg US Dynamic Balance Index II Blended Index (DJIA, Bloomberg Barclays Capital US Aggregate Bond Index, EURO STOXX 50® Index, Russell 2000® Index) Alliance True Balance (S&P 500® Index and Bloomberg Barclays US Aggregate RB® Series I Index)		S&P 500		S&P 500 Russell 2000 MSCI EAFE		S&P 500 Russell 2000 MSCI EAFE	
Index Crediting Strategies	1 Year Point to Point Core Cap 1 Year Point to Point Monthly Sum 1 Year Point to Point Monthly Average Performance Trigger		1 Year Point to Point Core Cap		1 Year Point to Point Cap 3 Year Point to Point Cap		1 Year Point to Point Cap* 3 Year Point to Point Cap*	
Crediting / Persistency Bonus	Year 11+	0.60%	Extra Interest Credit	If the Guaranteed Interest Account rate is greater than 3.50%, the difference will be credited back to the Select Account each year at Segment Maturity in addition to index performance during the Segment term, never to be less than zero.	Years 11 - 15: 0.50% Years 16+: 1.10%		Core Options: Years 0 - 5: No Bonus Years 6 - 10: 0.25% Years 11 - 15: 0.75% Years 16+: 1.10%	Plus Options: Years 0 - 10: No Bonus Years 11 - 15: 0.50% Years 16+: 1.00%
Is Bonus Guaranteed?	Yes		No		No		No	
Index Multiplier	None		In year 11+, Multiplier of 10%		None		None	
Fixed Account Rate	Current Guaranteed 0.01%	4.00%	Current Guaranteed 2.50%	3.75%	Current Guaranteed 2.00%	2.25%	Current Guaranteed 2.00%	2.00%
Interest Charged on Policy Loans	Standard Loans Index	2.91% 5.00%	Standard Loan Current Guaranteed	5.00% 8% Maximum	Standard Loans Current Guaranteed Alternate	5.00% 8% Maximum	Standard Loans Current Guaranteed Alternate	5.00% 8% Maximum
Interest Credited on Policy Loans	2% Current		Standard Loan Yrs. 1-10 Yrs. 11+	4.00% 5.00%	Current: Guaranteed: Alternate:	4.00% Loan Crediting Rate minus 1.00% Same Holding Account and Segment Index rates apply	Current: Guaranteed: Alternate:	2.00% Loan Crediting Rate minus 1.00% Same Holding Account and Segment Index rates apply
Loads/Fees	6.00% of all premiums Years 1-5 Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$7.50, Current Cost of Insurance		Premium charge of 8% (yr. 1-2); 4% thereafter Admin charges: current, non-guaranteed \$10/mo until age 121 Monthly Cost of Insurance Charge: 1.25% Account Value Charge		Premium charge of 8% (yr. 1-2); 4% thereafter Admin charges: current, non-guaranteed \$10/mo until age 121 0.50% Annual Segment charge on Plus options		Premium charge of 8% (yr. 1-2); 4% thereafter Admin charges: current, non-guaranteed \$10/mo until age 121 0.50% Annual Segment charge on Plus options	
Surrender Charge Duration	10 years		15 years		15 years		15 years	
Riders	Chronic Illness Enhanced Liquidity Estate Protection Rider First to Die Loan Protection Policy Split Option Premium Deposit Fund Terminal Illness	Waiver of Monthly Deductions Waiver of Specified Premium	2.50% Interest Guarantee Endsmnt Additional Purchase Option Cash Value Plus Charitable legacy Child term Loan Extension Endorsement Long-Term Care Services No Lapse Guarantee	Return of Premium (Death Benefit) Terminal Illness Rider Waiver of Monthly Deductions	2% Interest Guarantee Endorsement Additional Purchase Option Cash Value Plus Charitable legacy Child term Long-Term Care Services No Lapse Guarantee Return of Premium (Death Benefit)	Terminal Illness Rider Waiver of Monthly Deductions	2% Interest Guarantee Endorsement Additional Purchase Option Cash Value Plus Charitable legacy Child term Long-Term Care Services No Lapse Guarantee Return of Premium (Death Benefit)	Terminal Illness Rider Waiver of Monthly Deductions
Guaranteed Income Available?	No		No		No		No	
Details for Guaranteed Income	N/A		N/A		N/A		N/A	
Premium Deposit Fund	Yes		No		No		No	
Death Benefit Guarantees	12 Year Guarantee		Lesser of 40 years or Age 90		Lesser of 10 years or age 90		Lesser of 10 years or age 90	
Unisex Rates	No		Yes		Yes		Yes	
Available Risk Classes	Preferred Plus Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Substandard	Preferred Elite Preferred NT Standard Plus NT Standard NT	Preferred Tobacco Standard Tobacco Rated	Preferred Elite Preferred NT Standard Plus NT Standard NT	Preferred Tobacco Standard Tobacco Rated	Preferred Elite Preferred NT Standard Plus NT Standard NT	Preferred Tobacco Standard Tobacco Rated
Issue Ages	Ages 30 - 80 All Classes Available		Ages 18-75 Preferred Elite Ages 18-80 Preferred NT Ages 0-85 Standard Plus Ages 18-85 Preferred Tobacco Ages 18 - 74 Rated Classes	Standard NT	Ages 18-75 Preferred Elite Ages 18-80 Preferred NT Ages 0-85 Standard Plus Ages 18-85 Preferred Tobacco Ages 18 - 74 Rated Classes	Standard NT	Ages 18-75 Preferred Elite Ages 18-80 Preferred NT Ages 0-85 Standard Plus Ages 18-85 Preferred Tobacco Ages 18 - 74 Rated Classes	Standard NT

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Carrier Name	AXA		AXA		AXA		Columbus Life	
Product	BrightLife Protect (CA and NY Only)		BrightLife Grow Survivorship		BrightLife Protect Survivorship		Indexed Explorer Plus	
Min Face Amount	\$50,000 \$250,000 if CVPlus is elected		\$100,000 \$250,000 if CVPlus is elected		\$100,000 \$250,000 if CVPlus is elected		\$100,000 \$25,000 for Juvenile and Standard Risk Classes	
DB Options	Option 1: Level Option 2: Increasing Option 3: Return of Premium (ROP Rider)		Option A: Level Option B: Increasing Option 3: Return of Premium (ROP Rider)		Option A: Level Option B: Increasing Option 3: Return of Premium (ROP Rider)		Option A: Level Option B: Increasing	
Participation Rate	Core (Select) Account	100%	Core Account High Par	100% 150% or 200%	Core (Select) Account	100%	Cap Account Uncapped Account	100% 30%
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	2% Minimum Guarantee applied every ten years, at death, surrender or exchange.		2% Minimum Guarantee applied every ten years, at death, surrender or exchange.		2% Minimum Guarantee applied every ten years, at death, surrender or exchange.		None	
Market Indices	S&P 500		S&P 500 Russell 2000 MSCI EAFE		S&P 500		S&P 500	
Index Crediting Strategies	1 Year Point to Point Core Cap		1 Year Point to Point Cap* 3 Year Point to Point Cap* *Applies for both Core and Plus Accounts		1 Year Point to Point Core Cap		1 Year Point to Point with Cap 1 Year Point to Point with Spread 1 Year Monthly Average No Cap	
Crediting / Persistency Bonus	Year 16+	0.25%	Core Options: Years 0 - 5: No Bonus Years 6 - 10: 0.25% Years 11 - 15: 0.75% Years 16+: 1.10%	Plus Options: Years 0 - 10: No Bonus Years 11 - 15: 0.50% Years 16+: 1.00%	Year 16+	0.25%		None
Is Bonus Guaranteed?	No		No		No		N/A	
Index Multiplier	None		None		None		None	
Fixed Account Rate	Current Guaranteed	2.75% 2.00%	Current Guaranteed	2.00% 2.00%	Current Guaranteed	2.75% 2.00%	Current Guaranteed	4.60% 2.00%
Interest Charged on Policy Loans	Yrs. 1-10 Yrs. 11+ Guaranteed 15.00% or less, maximum spread of 1%	5.00% 8% Maximum	Yrs. 1-10 Yrs. 11+	5.00% 8% Maximum	Yrs. 1-10 Yrs. 11+	3.00% 2.00%	Standard Loan Current Guaranteed Participating Loans:	2.50% 2.00% 6.00%
Interest Credited on Policy Loans	Current: Guaranteed:	2.00% Loan Crediting Rate minus 1.00%	Current: Guaranteed:	2.00% Loan Crediting Rate minus 1.00%	Current: Guaranteed:	2.00% Loan Crediting Rate minus 1.00%	Standard Loan Current Guaranteed Participating Loans:	2.00% 2.00% 0% or 1%
Loads/Fees	Premium charge of 8% (yr. 1-2); 4% thereafter Admin charges: current, non-guaranteed \$10/mo until age 121		Premium charge of 8% (yr. 1-2); 4% thereafter Admin charges: current, non-guaranteed \$10/mo until age 121 0.50% Annual Segment charge on Plus options		Premium charge of 8% (yr. 1-2); 4% thereafter Admin charges: current, non-guaranteed \$10/mo until age 121		Years 1-12: 5.50% Target, 2.75% Excess; Years 13+: 2.50% on all premium All Years Monthly Expense Charge per \$1,000 Monthly Admin Fee \$4, Current Cost of Insurance	
Surrender Charge Duration	15 Years		15 Years		15 Years		10 Years	
Riders	2% Interest Guarantee Endorsement Additional Purchase Option Cash Value Plus Charitable legacy Child term Living Benefits Rider Loan Extension Endorsement Long-Term Care Services	No Lapse Guarantee Return of Premium (Death Benefit) Waiver of Monthly Deductions	2% Interest Guarantee Endorsement Cash Value Plus Estate Protection Living Benefits Loan Extension Endorsement No Lapse Guarantee Policy Split Option Return of Premium (Death Benefit)		2% Interest Guarantee Endorsement Cash Value Plus Estate Protection Living Benefits Loan Extension Endorsement No Lapse Guarantee Policy Split Option Return of Premium (Death Benefit)		Accelerated Death Benefit Accidental Death Benefit Change of Insured (Corporate Only) Child Term Disability Credit Early Cash Value Guaranteed Insurability Other Insured	Overloan Protection Primary Insured
Guaranteed Income Available?	No		No		No		No	
Details for Guaranteed Income	N/A		N/A		N/A		No	
Premium Deposit Fund	No		No		No		No	
Death Benefit Guarantees	Lesser of 40 years or Age 90		Lesser of 10 years or Age 90 of younger insured		Lesser of 15 years or Age 90 of younger insured		10 Years	
Unisex Rates	Yes		Yes		Yes		No	
Available Risk Classes	Preferred Elite Preferred NT Standard Plus NT Standard NT	Preferred Tobacco Standard Tobacco Rated	Preferred NT Standard Plus NT Standard NT	Preferred Tobacco Standard Tobacco Rated	Preferred NT Standard Plus NT Standard NT	Preferred Tobacco Standard Tobacco Rated	Super Preferred NT Preferred NT Standard Plus NT Standard NT	Preferred Tobacco Standard Tobacco Rated Juvenile
Issue Ages	Ages 18-75 Preferred Elite Ages 18-80 Preferred NT Ages 0-85 Standard Plus Ages 18-85 Preferred Tobacco Ages 18 - 74 Rated Classes	Standard NT	Ages 20-70 Preferred NT Ages 20-80 Preferred Tobacco Ages 20-90 Standard NT Ages 20-85 Substandard Classes Ages 20-85 Substandard Classes	Standard Plus NT	Ages 20-70 Preferred NT Ages 20-80 Preferred Tobacco Ages 20-90 Standard NT Ages 20-85 Substandard Classes Ages 20-85 Substandard Classes	Standard Plus NT	Ages 20-79 Super Preferred NT Preferred NT Standard NT Ages 0 - 19 Juvenile	Preferred Tobacco Standard Tobacco

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Global Atlantic		Global Atlantic		Global Atlantic		Global Atlantic	
Product	Lifetime Builder Elite		Lifetime Foundation Elite		Lifetime Provider		SurvivoShia Builder	
Min Face Amount	\$25,000		\$100,000		\$100,000		\$250,000	
DB Options	Option A: Level Option B: Increasing Option 3: Return of Premium (ROP Rider)		Option A: Level Option B: Increasing		Option A: Level Option B: Increasing		Option 1: Level Option 2: Increasing Option 3: Face plus Premiums Paid	
Participation Rate	High Par Account All others	200% 100%	High Par Account All others	200% 100%	High Par Account All others	200% 100%	High Par Account All others	200% 100%
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	2% Minimum Guarantee applied every five years, at death, surrender or exchange.		2% (Patented True-Up at the end of each segment term as well as at policy termination)		2% Minimum Guarantee applied every five years, at death, surrender or exchange.		2% Minimum Guarantee applied every five years, at death, surrender or exchange.	
Market Indices	S&P 500 Hang Seng		S&P 500 Hang Seng		S&P 500 Hang Seng		S&P 500 Hang Seng	
Index Crediting Strategies	1 Year Point to Point 1 Year Monthly Cap 1 Year Multi-Index 1 Year Monthly Average 2 Year Point to Point	11 month initial crediting period	1 Year Point to Point 1 Year Monthly Cap 2 Year Point to Point 11 month initial crediting period		1 Year Point to Point 1 Year Monthly Cap 2 Year Point to Point		1 Year Point to Point 1 Year Monthly Cap 2 Year Point to Point	
Crediting / Persistency Bonus	Year 6+	1.00%	Year 11+ or age 66, whichever is later.	0.60%	None		Year 11+	0.60%
Is Bonus Guaranteed?	Yes		No		NA		Yes	
Index Multiplier	None		None		None		None	
Fixed Account Rate	Current Guaranteed	4.05% 2.00%	Current Guaranteed	3.75% 2.00%	Current Guaranteed	3.65% 2.00%	Current Guaranteed	3.75% 2.00%
Interest Charged on Policy Loans	Standard Loan: Preferred Loans in yrs. 11+	Current: 3.85% in advance Guaranteed: 8.68%	Standard Loan: Preferred Loans in yrs. 11+	Current: 3.85% in advance Guaranteed: 8.68%	Standard Loan: Preferred Loans in yrs. 11+ Participating Loan:	Current: 3.85% in advance Guaranteed: 8.68% Current: 4.21% in advance Guaranteed: 8.68%	Standard Loan: Preferred Loans in yrs. 11+ Participating Loan:	Current: 3.85% in advance Guaranteed: 8.68% Current: 4.21% in advance Guaranteed: 8.68%
Interest Credited on Policy Loans	Standard Loan Current Guaranteed Linked Loan:	2.00% 2.00% Index Credits	Standard Loan Current Guaranteed Linked Loan:	2.00% 2.00% Index Credits	Standard Loan Current Guaranteed Participating Loan:	3.65% 2.00% Index Credits	Standard Loan Current Guaranteed Participating Loan:	3.65% 2.00% Index Credits
Loads/Fees	All Years: 6% on all premium All Years Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$8, Current Cost of Insurance		All Years: 10% on all premium All Years Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$6, Current Cost of Insurance		Premium Load - 5% up to target, 10% above target Years 1-10 Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$12, Current Cost of Insurance		Premium Load - 2.5% in all years Years 1-10 Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$10, Current Cost of Insurance	
Surrender Charge Duration	15 Years		15 Years		10 Years		15 Years	
Riders	Accidental Death Benefit Additional Insured Child Term Chronic Illness Early Cash Value Guaranteed Purchase Option Overloan Protection Primary Insured	Return of Premium (Death Benefit) Terminal Illness Waiver of Monthly Deductions Waiver of Specified Premium Wellness for Life	Accidental Death Benefit Child Term Chronic & Critical Illness Guaranteed Purchase Option Overloan Protection Primary Insured Terminal Illness Waiver of Specified Premium	Wellness for Life	Accidental Death Benefit Additional Insured Child Term Chronic Illness Guaranteed Purchase Option Overloan Protection Primary Insured Terminal Illness	Waiver of Monthly Deductions Waiver of Specified Premium	Chronic Illness Estate Protection First To Die Policy Split Option Return of Premium (Surv. DB) Survivor Insured Survivor Overloan Protection Terminal Illness	
Guaranteed Income Available?	No		No		No		No	
Details for Guaranteed Income	No		No		No		No	
Premium Deposit Fund	No		No		No		No	
Death Benefit Guarantees	5 Years		Non-Tobacco: Earlier of Age 90 or 40 years Tobacco: Earlier of Age 80 or 30 years		5 Years		5 Years	
Unisex Rates	No		No		No		No	
Available Risk Classes	Premier Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Rated	Premier Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Rated	Premier Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Rated	Premier Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Rated
Issue Ages	Ages 18 - 75 Premier Ages 18 - 85 Preferred Ages 0 - 85 Standard Non-Tobacco	Standard Tobacco	Ages 18 - 75 Premier Ages 18 - 85 Preferred Ages 0 - 85 Standard Non-Tobacco	Standard Tobacco	Ages 18 - 75 Premier Ages 18 - 85 Preferred Ages 0 - 85 Standard Non-Tobacco	Standard Tobacco	Ages 20 - 75 Premier Ages 20 - 85 Preferred Ages 20 - 90 Standard	

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	John Hancock		John Hancock		John Hancock		Lincoln Financial	
Product	Accumulation IUL		Protection IUL		Protection SIUL		LifeReserve IUL Accumulator	
Min Face Amount	\$50,000		\$50,000 (\$300,000 in New York)		\$250,000		\$100,000	
DB Options	Option 1: Level Option 2: Increasing (Option 2 is not available w/ROP)		Option 1: Level Option 2: Increasing (Option 2 is not available w/ROP)		Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing	
Participation Rate	Capped Account High Capped Account High Participation Account	100% 100% 160% (140% Guaranteed)	Capped Account Uncapped Account High Participation Account	100% guaranteed 100% guaranteed 160% (140% guaranteed)	Capped Account Uncapped Account High Participation Account	100% guaranteed 100% guaranteed 160% (140% guaranteed)	Capped Account Uncapped Account High Participation Account	100% 60.50% 140%
Floor	0%		0%		0%		1%	
Minimum Account Value Guarantee	2% (less policy charges) over the life of the policy, upon surrender.		None		None		None	
Market Indices	S&P 500 Hang Seng		S&P 500		S&P 500		S&P 500	
Index Crediting Strategies	1 Year Point to Point		1 Year Point to Point		1 Year Point to Point		1 Year Point to Point 1 Year Point to Point Uncapped 1 Year High Participation	
Crediting / Persistency Bonus	Year 11+	0.35%	Persistency Bonus Year 11+: Asset Bonus:	0.65% Formula	Persistency Bonus Year 11+: Asset Bonus:	0.65% Formula	None	
Is Bonus Guaranteed?	No		Persistency Bonus - No; Asset Bonus - Yes		Persistency Bonus - No; Asset Bonus - Yes		NA	
Index Multiplier	A Guaranteed Indexed Account Multiplier will be applied to interest earned in the Index Appreciation Account at the beginning of policy year 1 and continuing through the life of the policy. The multiplier increases the interest earned in each maturing Indexed Segment, as follows: • By 55% for Capped, High Par Capped, and Capped Hang Seng Indexed Accounts • By 30% for the High Capped Indexed Account		None		None		None	
Fixed Account Rate	Current Guaranteed	4.40% 2.00%	Current Guaranteed	4.80% 2.00%	Current Guaranteed	4.80% 2.00%	Current Guaranteed	3.00% 1.00%
Interest Charged on Policy Loans	Standard: Current and GTD Current Loan Spread: Guaranteed Loan Spread: Indexed Loan:	Yrs. 1 - 10: 1.25%, Yrs. 11+: 0.00% All Years: 2.00% Current: 4.25%	Standard Loan Current Loan Spread: Guaranteed Loan Spread: Indexed Loan:	Years 1-10 1.25% Years 11+ 0.00% Years 1-10 1.25% Years 11+ 0.25% Current: 4.25%	Standard Loan Current Loan Spread: Guaranteed Loan Spread: Indexed Loan:	Years 1-10 1.25% Years 11+ 0.00% Years 1-10 1.25% Years 11+ 0.25% Current: 4.25%	Participating: Guaranteed: Fixed:	6% yrs. 1-10; 5% yrs. 11-age100; 3% thereafter 3% yrs. 1-10; 2% thereafter
Interest Credited on Policy Loans	Standard: Current and GTD Current Loan Spread: Guaranteed Loan Spread: Indexed Loan:	Yrs. 1 - 10: 1.25%, Yrs. 11+: 0.00% All Years: 2.00% Indexed Credits	Standard Loan Current Loan Spread: Guaranteed Loan Spread: Indexed Loan:	Years 1-10 1.25% Years 11+ 0.00% Years 1-10 1.25% Years 11+ 0.25% Indexed Credits	Standard Loan Current Loan Spread: Guaranteed Loan Spread: Indexed Loan:	Years 1-10 1.25% Years 11+ 0.00% Years 1-10 1.25% Years 11+ 0.25% Indexed Credits	Participating: Fixed:	Index Credits 2% all years
Loads/Fees	Premium Charge: 7% year 1; 6% year 2-10; 2% years 11+ Admin Charge: \$20 per month Plus monthly admin and COIs		35% yrs. 1-10; 32% yrs. 11+ \$1\$/mo charge Plus monthly admin and COIs		35% yrs. 1-10; 32% yrs. 11+ \$1\$/mo charge Plus monthly admin and COIs		Premium Load - Years 1 - 15: 5.0%; Years 16+: 3.5% Years 1-10 Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$6. Current Cost of Insurance	
Surrender Charge Duration	15 Years		10 Years		10 Years		9 Years	
Riders	Accelerated Benefit Critical Illness High Early Cash Value Long Term Care Overloan Protection Return of Premium (Death Benefit) Vitality Program (Healthy Engmnt) Waiver of Specified Premium		Accelerated Benefit Cash Value Enhancement Long Term Care Return of Premium (Death Benefit) Vitality Healthy Engagement Waiver of Specified Premium		Estate Protection Policy Split Option Return of Premium (Death Benefit) Vitality Healthy Engagement		Accidental Death Benefit Child Term Critical Illness Exchange of Insureds Exec Rider Guaranteed Insurability LifeEnhance Chronic Illness Other Insured Term	Overloan Protection Primary Insured Term Waiver of Monthly Deductions Waiver of Specified Premium
Guaranteed Income Available?	No		No		No		No	
Details for Guaranteed Income	N/A		N/A		N/A		N/A	
Premium Deposit Fund	No		No		No		Yes	
Death Benefit Guarantees	Varies by age, 7-15yrs (except SFA and ROP - 5 years)		0-70 At least 20 years. 70+ At least to Life Expectancy. The maximum no-lapse guarantee duration is to age 121		20 Years or to Life Expectancy		10 Years	
Unisex Rates	Yes		Yes		Yes		Yes	
Available Risk Classes	Super Preferred NT Preferred NT Standard Plus NT Standard NT	Preferred Tobacco Standard Tobacco	Super Preferred NT Preferred NT Standard Plus NT Standard NT	Preferred Tobacco Standard Tobacco	Super Preferred NT Preferred NT Standard Plus NT Standard NT	Preferred Tobacco Standard Tobacco	Preferred Plus Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Rated
Issue Ages	Ages 20-80 Preferred Best NT Ages 20-90 All other classes Ages 3 months - 90 Standard NT		Ages 20-80 Preferred Best NT Ages 20-90 All other classes Ages 3 months - 90 Standard NT		Ages 20-80 Preferred Best NT Ages 20-90 All other classes		Ages 20 - 80 Preferred Plus Preferred NT Ages 0 - 85 Standard NonTobacco Ages 15 - 85 Standard Tobacco	Preferred Tobacco

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Lincoln Financial WealthAccumulate IUL		Lincoln Financial WealthAdvantage IUL		Lincoln Financial WealthPreserve IUL		Lincoln Financial WealthPreserve Survivorship IUL	
Min Face Amount	\$100,000		\$100,000		\$100,000		\$100,000	
DB Options	Option 1: Level Option 2: Increasing Option 3: Face Amount + Premiums		Option 1: Level Option 2: Increasing Option 3: Face Amount + Premiums		Option 1: Level Option 2: Increasing Option 3: Face Amount + Premiums		Option 1: Level Option 2: Increasing	
Participation Rate	All Accounts	100%	Capped Account Uncapped Account High Participation Account	100% 53.00% 140%	All Accounts	100%	Capped Account Uncapped Account High Participation Account	100% 58.00% 140%
Floor	Conserve Account - 1%; All others - 0%		1%		1%		1%	
Minimum Account Value Guarantee	None		None		None		None	
Market Indices	S&P 500		S&P 500		S&P 500		S&P 500	
Index Crediting Strategies	1 Year Point to Point		1 Year Point to Point 1 Year Point to Point Uncapped 1 Year High Participation		1 Year Point to Point		1 Year Point to Point 1 Year Point to Point Uncapped 1 Year High Participation	
Crediting / Persistency Bonus	Perform Plus Account Perform Account Balance Account Conserve Account	56% Guaranteed Beginning Year 2 56% Guaranteed Beginning Year 2 28% Guaranteed Beginning Year 2 0.35% Guaranteed Year 1+	Year 16+	0.55%	Beginning Year 1	55% Guaranteed	None	
Is Bonus Guaranteed?	Yes		Yes		Yes		NA	
Index Multiplier	None		None		None		None	
Fixed Account Rate	Current Guaranteed:	3.00% 1.00%	Current Guaranteed:	3.00% 1.00%	Current Guaranteed:	3.00% 1.00%	Current Guaranteed:	3.00% 1.00%
Interest Charged on Policy Loans	Participating: Fixed:	5.50% to age 121; 3% thereafter 4% yrs. 1-10; 3% thereafter	Participating: Fixed:	6% yrs. 1-10; 5% yrs. 11-age 100; 3% thereafter 4% yrs. 1-10; 3% thereafter	Participating: Fixed:	5.50% to age 121; 3% thereafter 4% yrs. 1-10; 3% thereafter	Participating: Fixed:	6% yrs. 1-10; 5.5% yrs. 11-younger insured's age 121; 3% thereafter 3% yrs. 1-10; 2% thereafter
Interest Credited on Policy Loans	Participating: Fixed:	Index Credits 3% all years	Participating: Fixed:	Index Credits 2% all years	Participating: Fixed:	Index Credits 3% all years	Participating: Fixed:	Index Credits 2% all years
Loads/Fees	Below Threshold - Years 1 - 20: 7.5%; Above - Threshold Years 1 - 20: 17.5% Years 1-7 Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$6, Current Cost of Insurance		Premium Load - Years 1 - 10: 7.0%; Years 11+: 5.0% Years 1-10 Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$6, Current Cost of Insurance		Below Threshold - Years 1 - 4: 10%; Above - Threshold Years 1 - 4: 30% Years 1-7 Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$6, Current Cost of Insurance		Premium Load - 6.0% All Years Years 1-10 Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$15, Current Cost of Insurance	
Surrender Charge Duration	9 Years		9 Years		14 Years		15 Years	
Riders	Accelerated Death Benefit Child Term Chronic Illness (2 Versions) Exchange of Insured Exec Rider Other Insured Rider Overloan Protection Primary Insured Term	Return of Premium Terminal Illness Waiver of Monthly Deductions Surrender Value Enhancement	Accidental Death Benefit Child Term Critical Illness Exchange of Insured Guaranteed Insurability LifeEnhance Chronic Illness Other Insured Term Overloan Protection	Primary Insured Term Waiver of Monthly Deductions Waiver of Specified Premium	Accelerated Death Benefit Child Term Chronic Illness (2 Versions) Exchange of Insured Extended No Lapse Rider Other Insured Rider Overloan Protection Primary Insured Term	Terminal Illness Waiver of Monthly Deductions Surrender Value Enhancement	Accelerated Benefits with First Death Accelerated Benefits with no First Death Extended No-Lapse Minimum Premium LifeEnhance Chronic Illness Overloan Protection Survivorship Term	
Guaranteed Income Available?	No		No		No		No	
Details for Guaranteed Income	N/A		N/A		N/A		N/A	
Premium Deposit Fund	Yes		Yes		Yes		Yes	
Death Benefit Guarantees	10 Years		10 Years		10 Years or Earlier of 40 years or age 90 with Extended No Lapse Guarantee		10 Years	
Unisex Rates	Yes		Yes		Yes		Yes	
Available Risk Classes	Preferred Plus Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Rated	Preferred Plus Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Rated	Preferred Plus Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Rated	Preferred NT Standard NT	Standard Tobacco Rated
Issue Ages	Ages 20 - 80 Preferred Plus Preferred NT Ages 0 - 85 Standard NonTobacco Ages 15 - 85 Standard Tobacco	Preferred Tobacco	Ages 20 - 80 Preferred Plus Preferred NT Ages 0 - 85 Standard NonTobacco Ages 15 - 85 Standard Tobacco	Preferred Tobacco	Ages 20 - 80 Preferred Plus Preferred NT Ages 0 - 85 Standard NonTobacco Ages 15 - 85 Standard Tobacco	Preferred Tobacco	Ages 20 - 80 Preferred NT Ages 20 - 85 Standard NT	Tobacco

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Mutual of Omaha		Mutual of Omaha		National Life Group		National Life Group	
Product	Income Advantage IUL		Life Protection Advantage IUL		FlexLife II		PeakLife	
Min Face Amount	\$100,000		\$100,000		\$25,000		\$1,000,000	
DB Options	Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing	
Participation Rate	Core Capped Account High Par Account Uncapped Account	100% 140% 65%	Core Capped Account High Par Account Uncapped Account	100% 140% 65%	Cap Account Participation Account No Cap Point to Average	100% 110% 25% 30%	Cap Account Participation Account No Cap Point to Average	100% 110% 25% 30%
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	None		None		2.50% upon death or full surrender		None	
Market Indices	S&P 500		S&P 500		S&P 500 MSCI Emerging Markets Index		S&P 500 MSCI Emerging Markets Index	
Index Crediting Strategies	1 Year Point to Point		1 Year Point to Point		One Year Point to Point Cap One Year Point to Point Participation Focused One Year Point to Point No Cap One Year Point to Average		One Year Point to Point Cap One Year Point to Point Participation Focused One Year Point to Point No Cap One Year Point to Average	
Crediting / Persistency Bonus	None		None		Year 11+	Formula	Year 5+	The annual Accumulated Value Enhancement is the lesser of 15.00% of the interest earnings or 1.00% of the index or fixed segment values.
Is Bonus Guaranteed?	NA		NA		Yes		Yes	
Index Multiplier	None		None		None		None	
Fixed Account Rate	Current Guaranteed	3.25% 2.00%	Current Guaranteed	3.00% 2.00%	Current Guaranteed	3.25% 2.50%	Current Guaranteed	3.25% 1.00%
Interest Charged on Policy Loans	Standard Current: Guaranteed: Index	Year 1 - 9: 4.00%, Years 10+: 2.00% Year 1 - 9: 4.00%, Years 10+: 2.00% Current: 4.00%, GITD: 6.00%	Standard Current: Guaranteed: Index	Year 1 - 9: 4.00%, Years 10+: 2.00% Year 1 - 9: 4.00%, Years 10+: 2.00% Current: 4.00%, GITD: 6.00%	Participating Variable Loans: Participating Fixed Loans: Standard Loan:	4.30% Current: 5.00%, set at policy issue 4.30%	Participating Variable Loans: Participating Fixed Loans: Standard Loan:	4.30% Current: 5.00%, set at policy issue 4.30%
Interest Credited on Policy Loans	Standard Current: Guaranteed: Participating Loans:	2.00% 2.00% Index Credits	Standard Current: Guaranteed: Participating Loans:	2.00% 2.00% Index Credits	Participating Variable Loans: Participating Fixed Loans: Standard Loan:	Index Credits Lesser of illustrated rate or 6% Yrs. 1-10: Loan rate less 0.50% Yrs. 11+: Equals Loan Rate	Participating Variable Loans: Participating Fixed Loans: Standard Loan:	Index Credits Lesser of illustrated rate or 6% Yrs. 1-10: Loan rate less 0.50% Yrs. 11+: Equals Loan Rate
Loads/Fees	Premium Charge - 4.5% up to Target, 3% of excess Monthly Expense Charge of \$5 Monthly Charge of \$1,000, current COI		Premium Charge - 4.5% up to Target, 3% of excess Monthly Expense Charge of \$5 Monthly Charge of \$1,000, current COI		Premium Charge - 6% Monthly Policy Fee - \$6 Monthly Charge per \$1,000, current COI		Premium Charge - 8% Year 1 - 6%, Year 2+ Monthly Policy Fee - \$6; Monthly Account Value Charge - 0.04% Monthly Charge per \$1,000, current COI	
Surrender Charge Duration	14 Years		14 Years		10 Years		10 Years	
Riders	Accidental Death Benefit Chronic Illness Guaranteed Insurability Lapse Guard Primary Insured Rider Terminal Illness Waiver of Monthly Deductions Waiver of Specified Premium		Accidental Death Benefit Chronic Illness Guaranteed Insurability Guaranteed Refund Option Lapse Guard Primary Insured Rider Terminal Illness Waiver of Monthly Deductions	Waiver of Specified Premium	Accidental Death Benefit Additional Protection Balance Sheet Benefit Benefit Distribution Charitable Match Child Term Death Benefit Protection Guaranteed Insurability	Lifetime Income Living Benefits - Chron, Crit, Term III Other Insured Overloan Protection Qualif. Plan Exchange Systematic Allocation Waiver of Monthly Deductions Waiver of Specified Premium	Additional Protection Balance Sheet Benefit Benefit Distribution Lifetime Income Overloan Protection Qualif. Plan Exchange Systematic Allocation Waiver of Monthly Deductions	Waiver of Specified Premium
Guaranteed Income Available?	No		No		Yes		Yes	
Details for Guaranteed Income	N/A		N/A		Insured must be between Age 60 and 85 Policy in force for at least 10 years or 10 years since last face increase Benefits are on a withdraw to basis then borrow method		Insured must be between Age 60 and 85 Policy in force for at least 10 years or 10 years since last face increase Benefits are on a withdraw to basis then borrow method	
Premium Deposit Fund	No		No		Yes		Yes	
Death Benefit Guarantees	Ages 0 - 75: 10 Years; Ages 76 - 79: to Age 85; Ages 80+: 5 Years		No Lapse to age 85		None		None	
Unisex Rates	Yes		Yes		No		No	
Available Risk Classes	Preferred Plus Preferred NT Standard Plus NT Standard NT	Preferred Tobacco Standard Tobacco	Preferred Plus Preferred NT Standard Plus NT Standard NT	Preferred Tobacco Standard Tobacco	Elite Preferred Preferred NT Select NT Standard NT	Express NT 1 & 2 Preferred Tobacco Standard Tobacco Express Tobacco	Elite Preferred NT Preferred NT Select NT Standard NT	Verified Standard (NT&Tob) Verified Preferred (NT&Tob)
Issue Ages	Ages 18 - 80 All Risk Classes Ages 81 - 85 Standard NT Ages 0 - 17 Standard NonTobacco		Ages 18 - 80 All Risk Classes Ages 81 - 85 Standard NT Ages 0 - 17 Standard NonTobacco		Ages 20 - 75 Elite Preferred Ages 20 - 85 Preferred NT Select NT Standard NT Ages 0 - 85 Express NT 1 & 2		Ages 18 - 75 Elite Preferred Ages 18 - 85 Preferred NT Select NT Verified Standard NT	Preferred Tobacco Verified Standard Tobacco

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	National Life Group		National Life Group		Nationwide		Nationwide	
Product	SecurePlus Provider		LifeCycle Solution Survivorship		YourLife Indexed UL		YourLife Indexed UL Accumulator	
Min Face Amount	\$25,000		\$250,000		\$100,000		\$100,000	
DB Options	Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing Option 3: Return of Premium		Option 1: Level Option 2: Increasing Option 3: Return of Premium (Not Available in NY)	
Participation Rate	Cap Account Participation Account No Cap Point to Average	100% 110% 25% 30%	Cap Account Uncapped Participation Account	100%/140% 60%/120%	Annual Point to Point Monthly Average	100%	All Options	100%
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	2.00% upon death or full surrender		2.50% upon death or full surrender		None		None	
Market Indices	S&P 500 MSCI Emerging Markets Index		S&P 500 MSCI Emerging Markets Index		S&P 500 Multi-Index Group (S&P 500, NASDAQ-100, DJIA)		S&P 500 Multi-Index Group (S&P 500, NASDAQ-100, DJIA) MSCI EAFE	
Index Crediting Strategies	One Year Point to Point Cap One Year Point to Point Participation Focused One Year Point to Point No Cap One Year Point to Average		One Year Point to Point Cap One Year Point to Point Participation Focused One Year Point to Point No Cap One Year Point to Average		One Year Point to Point Cap One Year Monthly Average		One Year Point to Point Cap (with and without Multiplier) One Year Monthly Average (with and without Multiplier) One Year Point to Point Uncapped One Year Point to Point International	
Crediting / Persistency Bonus	Year 11+	1.25%	Year 11+	0.35%	None		Year 16+	0.20%
Is Bonus Guaranteed?	No		No		N/A		No	
Index Multiplier	None		None		None		Policy Years 1+	15% Account Interest Multiplier
	Increases the interest credited by 15% starting at the first segment maturity and at each following segment maturity — guaranteed. Available on 2 of the six strategies							
Fixed Account Rate	Current Guaranteed	2.75% 2.00%	Current Guaranteed	3.25% 2.50%	Current Guaranteed	3.25% 2.00%	Current Guaranteed	3.25% 2.00%
Interest Charged on Policy Loans	Participating Variable Loans: Standard Loan:		Participating Variable Loans: Standard Loan:		Standard Current: Guaranteed: Index	Year 1 - 10: 3.90%, Years 11+: 3.00% Year 1 - 10: 3.90%, Years 11+: 3.25% Current: 4.22%, GITD: 8.00%	Standard Current: Guaranteed:	Year 1 - 10: 3.90%, Years 11+: 3.00% Year 1 - 10: 3.90%, Years 11+: 3.25%
Interest Credited on Policy Loans	Participating Variable Loans: Standard Loan:	Index Credits Yrs. 1-10: Loan rate less 0.50% Yrs. 11+: Equals Loan Rate	Participating Variable Loans: Standard Loan:	Index Credits Yrs. 1-10: Loan rate less 0.50% Yrs. 11+: Equals Loan Rate	Current: Guaranteed:	3.00% 2.00%	Current: Guaranteed:	3.00% 2.00%
Loads/Fees	Premium Charge - 5% Monthly Policy Fee - \$5 Monthly Charge per \$1,000, current COI		Premium Charge - 6% Monthly Policy Fee - \$5 Monthly Charge per \$1,000, current COI		Premium Charge - 6% Monthly Policy Fee - \$10 Monthly Charge per \$1,000, current COI		Premium Charge - 8% Year 1: 6% Year 2+ Monthly Policy Fee - \$10 Monthly Charge per \$1,000, current COI	
Surrender Charge Duration	10 Years		10 Years		15 Years up to issue age 65; Declining to 10 years for issue ages 70+		10 Years	
Riders	Accelerated Benefits Accidental Death Benefit Child Term Disability Income Death Benefit Protection Guaranteed Insurability Lifetime Income Other Insured	Overloan Protection Systematic Allocation Unemployment Waiver of Target Premium	Accelerated Benefits Additional Protection Balance Sheet Death Benefit Protection Estate Preservation Lifetime Income Overloan Protection Policy Split Option	Survivor Protection Systematic Allocation	Accelerated Death Benefit Accidental Death Benefit Additional Term Insurance Child Rider Conditional Return of Premium Extended Death Benefit Guarantee Long Term Care Overloan Lapse Protection	Spouse Rider Waiver of Monthly Deductions Waiver of Premium	Accelerated Death Benefit Accidental Death Benefit Child Rider Conditional Return of Premium Long Term Care Overloan Lapse Protection Spouse Rider Surrender Value Enhancement Rider	Waiver of Monthly Deductions Waiver of Premium
Guaranteed Income Available?	Yes		No		No		No	
Details for Guaranteed Income	Insured must be between Age 60 and 85 Policy in force for at least 15 years or 15 years since last face increase Benefits are on a withdraw to basis then borrow method		N/A		N/A		N/A	
Premium Deposit Fund	Yes		Yes		No		No	
Death Benefit Guarantees	5 Years		None		20 years on base product (declining from issue ages 56 - 85)		Issue Ages 0 - 55: 20 Years Issue Ages 56 - 69: 6 to 19 Years (75 minus issue age) Issue Ages 70+: 5 Years	
Unisex Rates	No		No		No		No	
Available Risk Classes	Preferred NT Verified Standard NT Express Standard NT	Preferred Tobacco Standard Tobacco	Elite Non-Smoker Preferred NT Standard NT	Preferred Smoker Standard Smoker Uninsurable	Preferred Plus NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco	Preferred Plus NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco
Issue Ages	Ages 15 - 75 Preferred NT Ages 0 - 85 Verified NT Ages 15 - 85 Standard Tobacco	Express NT	Ages 20 - 75 Elite NonSmoker Ages 20 - 85 Preferred NT Ages 20 - 90 Standard NT Ages 0 - 90 Uninsurable	Preferred Tobacco Standard Tobacco	Ages 18 - 80 Preferred Plus Preferred NT Ages 0 - 85 Standard NT Ages 15 days to 17 Juvenile	Preferred Tobacco Standard Tobacco	Ages 18 - 80 Preferred Plus Preferred NT Ages 0 - 85 Standard NT Ages 15 days to 17 Juvenile	Preferred Tobacco Standard Tobacco

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Nationwide		Nationwide		Nationwide		North American	
Product	YourLife Indexed UL Protector		Nationwide® UL Accumulator II		Nationwide® UL Protector II		Rapid Builder IUL	
Min Face Amount	\$100,000		\$100,000		\$100,000		\$100,000	
DB Options	Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing Option 3: Return of Premium (Not Available in NY)		Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing Option 3: Return of Premium	
Participation Rate	Annual Point to Point Monthly Average	100%	All Options	100%	All Options	100%	High Par S&P Uncapped S&P All others	140% 10% 100%
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	None		None		None		2.50% Minimum Guarantee applied every ten years to Account Value	
Market Indices	S&P 500 Multi-Index Group (S&P 500, NASDAQ-100, DJIA)		S&P 500 Multi-Index Group (S&P 500, NASDAQ-100, DJIA)		S&P 500 Multi-Index Group (S&P 500, NASDAQ-100, DJIA)		S&P 500 NASDAQ 100 MidCap 400 Russell 2000 EuroSTOXX 500 Multi-Index Group	
Index Crediting Strategies	One Year Point to Point Cap with Multiplier One Year Monthly Average with Multiplier		One Year Point to Point Cap (with and without Multiplier) One Year Monthly Average (with and without Multiplier) One Year Point to Point Uncapped One Year High Cap Point to Point One Year High Cap Monthly Average		One Year Point to Point Cap (with and without Multiplier) One Year Monthly Average (with and without Multiplier) One Year Point to Point Uncapped One Year High Cap Point to Point One Year High Cap Monthly Average		One Year Point to Point Cap Monthly Point to Point One Year Point to Point Spread	
Crediting / Persistency Bonus	None		Year 16+	0.20%	None		Year 16+	0.75%
Is Bonus Guaranteed?	N/A		Yes		N/A		Yes	
Index Multiplier	Policy Years 1+	15% Account Interest Multiplier	Policy Years 6+ Immediate with High Multiplier Strategies	15% Account Interest Multiplier 50% Account Interest Multiplier	Policy Years 6+ Immediate with High Multiplier Strategies	15% Account Interest Multiplier 50% Account Interest Multiplier	Policy Years 6+	10% Account Interest Multiplier
	Increases the interest credited by 15% starting at the first segment maturity and at each following segment maturity — guaranteed. Available on 2 of the six strategies		Nationwide Multiplier™ - 15% credit automatically included with each policy beginning in year 6 Nationwide Advanced Multiplier™ - 50% credit is automatically included on both high multiplier indexed strategies beginning in year 1		Nationwide Multiplier™ - 15% credit automatically included with each policy beginning in year 6 Nationwide Advanced Multiplier™ - 50% credit is automatically included on both high multiplier indexed strategies beginning in year 1		10% multiplier in years 6+ applied to index and fixed account rates. The multiplier is not applied to the interest bonus, the minimum account value, nor any portion of the account value that is policy debt.	
Fixed Account Rate	Current Guaranteed	3.25% 2.00%	Current Guaranteed	3.00% 1.00%	Current Guaranteed	3.00% 1.00%	Current Guaranteed	3.75% 1.50%
Interest Charged on Policy Loans	Standard Current & Guaranteed	4.50%	Standard Current: Guaranteed:	Year 1 - 10: 3.90%, Years 11+: 3.00% Net Cost 0.0% starting in year 11 3.90%	Standard Current & Guaranteed	4.50%	Standard loans: Variable Loans:	Current 4.0% Guaranteed 6.0%
Interest Credited on Policy Loans	Current: Guaranteed:	3.00% 2.00%	Current: Guaranteed:	3.00% 1.00%	Current: Guaranteed:	3.00% 1.00%	Standard loans: Variable Loans:	1.50% Index Credits
Loads/Fees	Premium Charge - 12% Year 1; 6% Year 2+ Monthly Policy Fee - \$10 Monthly Charge per \$1,000, current COI		Premium Charge - 8% Year 1; 6% Year 2+ Monthly Policy Fee - \$10 Monthly Charge per \$1,000, current COI, current 10 years		Premium Charge - 12% Year 1; 6% Year 2+ Monthly Policy Fee - \$10 Monthly Charge per \$1,000, current COI, current 15 years		Monthly Administrative fee: \$8.00 % of AV charge: 0.033%/mo in yrs. 1-10 Monthly unit expense charge calculated as a dollar amount per unit \$1000; Current: Applied in years 1-10 for Non-tobacco classes and years 1-20 for Tobacco classes.	
Surrender Charge Duration	15 Years up to issue age 65; Declining to 10 years for issue ages 70+		10 Years		15 Years up to issue age 65; Declining to 10 years for issue ages 70+		14 Years	
Riders	Accelerated Death Benefit Accidental Death Benefit Child Rider Extended Death Benefit Guarantee Long Term Care Overloan Lapse Protection Surrender Value Enhancement Rider Waiver of Monthly Deductions	Waiver of Premium	Accelerated Death Benefit Accidental Death Benefit Child Rider Conditional Return of Premium Long Term Care II Overloan Lapse Protection Spouse Rider Surrender Value Enhancement Rider	Waiver of Monthly Deductions Waiver of Premium	Accelerated Death Benefit Accidental Death Benefit Child Rider Extended No Lapse Guarantee Long Term Care Overloan Lapse Protection Surrender Value Enhancement Rider Waiver of Monthly Deductions	Waiver of Premium	Accidental Death Benefit Child Term Guaranteed Insurability Rider Waiver of Monthly Deductions Waiver of Surrender Charge	
Guaranteed Income Available?	No		No		No		No	
Details for Guaranteed Income	N/A		N/A		N/A		N/A	
Premium Deposit Fund	No		No		No		No	
Death Benefit Guarantees	Issue Ages 0 - 55: 20 Years Issue Ages 56 - 69: 6 to 19 Years (75 minus Issue age) Issue Ages 70+: 5 Years		Issue Ages 0 - 55: 20 Years Issue Ages 56 - 69: 6 to 19 Years (75 minus Issue age) Issue Ages 70+: 5 Years		Issue Ages 0 - 55: 20 Years Issue Ages 56 - 69: 6 to 19 Years (75 minus Issue age) Issue Ages 70+: 5 Years		None	
Unisex Rates	No		No		No		Yes	
Available Risk Classes	Preferred Plus NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco	Preferred Plus NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco	Preferred Plus NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco	Super Preferred NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco
Issue Ages	Ages 18 - 80 Preferred Plus Preferred NT Ages 0 - 85 Standard NT Ages 15 days to 17 Juvenile	Preferred Tobacco Ages 18 - 85 Standard Tobacco	Ages 18 - 80 Preferred Plus Preferred NT Ages 0 - 85 Standard NT Ages 15 days to 17 Juvenile	Preferred Tobacco Ages 18 - 85 Standard Tobacco	Ages 18 - 80 Preferred Plus Preferred NT Ages 0 - 85 Standard NT Ages 15 days to 17 Juvenile	Preferred Tobacco Ages 18 - 85 Standard Tobacco	Ages 18 - 80 Super Preferred NT Preferred NT Standard NT Ages 15 - 80 Standard Tobacco Ages 15 days to 17 Standard Tobacco	Preferred Tobacco

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	North American		North American		North American		Pacific Life	
Product	Builder IUL		Guarantee Builder IUL		Survivorship GIUL		Pacific Discovery Protector (PDP)	
Min Face Amount	\$25,000		\$25,000		\$200,000		\$100,000	
DB Options	Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing Option 3: Return of Premium		Option 1: Level Option 2: Increasing Option 3: Return of Premium	
Participation Rate	High Par S&P Uncapped S&P All others	140% 10% 100%	High Par S&P Uncapped S&P All others	140% 10% 100%	S & P Daily Average: 40% DJIA Daily Averaging: 40% S & P Midcap 400 Daily Averaging: 30%	S&P Midcap 400: 30% Uncapped S&P: 10% All others: 100%	One Year High Par All Others:	140% 100%
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	2.50% Minimum Guarantee applied every ten years to Account Value		2.50% Minimum Guarantee applied every ten years to Account Value		3.00% Minimum Guarantee applied every ten years to Account Value		None	
Market Indices	S&P 500 NASDAQ 100 MidCap 400 Russell 2000 EuroSTOXX 500 MultiIndex Group		S&P 500 NASDAQ 100 MidCap 400 Russell 2000 EuroSTOXX 500 MultiIndex Group		S&P 500 NASDAQ 100 MidCap 400 Russell 2000 EuroSTOXX 500 MultiIndex Group		S&P 500 MSCI Emerging Markets Hang Seng EuroSTOXX 50	
Index Crediting Strategies	One Year Point to Point Cap Monthly Point to Point One Year Point to Point Spread		One Year Point to Point Cap Monthly Point to Point One Year Point to Point Spread		One Year Point to Point Cap Monthly Point to Point One Year Point to Point Spread		One Year Point to Point Cap One Year Point to Point High Cap One Year Point to Point High Par One Year Point to Point International Two Year Point to Point	
Crediting / Persistency Bonus	Year 11+	0.75%	Year 11+	0.75%	Year 11+	0.75%	Fixed Account: Year 11+ Index Account:	Formula Driven Applied on each Indexed Account Segment
Is Bonus Guaranteed?	Yes		Yes		Yes		No	
Index Multiplier	Policy Years 6+ 10% multiplier in years 6+ applied to index and fixed account rates. The multiplier is not applied to the interest bonus, the minimum account value, nor any portion of the account value that is policy debt.	10% Account Interest Multiplier	Policy Years 6+ 10% multiplier in years 6+ applied to index and fixed account rates. The multiplier is not applied to the interest bonus, the minimum account value, nor any portion of the account value that is policy debt.	10% Account Interest Multiplier	Policy Years 6+ 10% multiplier in years 6+ applied to index and fixed account rates. The multiplier is not applied to the interest bonus, the minimum account value, nor any portion of the account value that is policy debt.	10% Account Interest Multiplier	None	
Fixed Account Rate	Current Guaranteed 3.75%	3.75%	Current Guaranteed 3.75%	3.75%	Current Guaranteed 3.00%	3.75%	Current Guaranteed 2.00%	3.20%
Interest Charged on Policy Loans	Fixed Loans: Current: 2.75% yr. 1-5; 1.50% in yr. 6+ Guaranteed: 6% yr. 1-5 Variable loans: Current: 4% Guaranteed: 6%	3.75%	Fixed Loans: Current: 2.75% yr. 1-5; 1.50% in yr. 6+ Guaranteed: 6% yr. 1-5 Variable loans: Current: 4% Guaranteed: 6%	3.75%	Fixed Loans: Current: 4.25% yr. 1-5; 3.00% in yr. 6+ Guaranteed: 6% yr. 1-5 Variable loans: Current 4.0% Guaranteed 10.0%	3.00%	Standard Loans: Guaranteed: 2.25% Alternate Loan Guaranteed: 7.50%	Current: 2.25% Guaranteed: 2.00% Guaranteed: 7.50%
Interest Credited on Policy Loans	Standard loans: Variable Loans:	1.50% Index Credits	Standard loans: Variable Loans:	1.50% Index Credits	Standard loans: Variable Loans:	3.00% Index Credits	Standard loans: Current - Guaranteed: Alternate Loan:	2.25% 2.25% Index Credits
Loads/Fees	Monthly Administrative fee: \$8.00 Premium load for non-smks in yrs. 1-10: 5% Monthly unit expense charge calculated as a dollar amount per unit \$1000: Current: Applied in years 1-10 for Non-tobacco classes and years 1-20 for Tobacco classes.	15 Years	Monthly Administrative fee: \$8.00 Premium load for non-smks in yrs. 1-10: 5% Monthly unit expense charge calculated as a dollar amount per unit \$1000: Current: Applied in years 1-10 for Non-tobacco classes and years 1-20 for Tobacco classes.	15 Years	Monthly administrative fee: \$7.00 Monthly unit expense charge Premium load: 7%	20 Years	Monthly administrative fee: \$10.00 Premium load: 5.50% Monthly unit expense charge, per \$1,000 of coverage	20 Years
Surrender Charge Duration	15 Years		15 Years		20 Years		20 Years	
Riders	Accidental Death Benefit Child Term Guaranteed Insurability Rider Waiver of Monthly Deductions		Accidental Death Benefit Child Term Guaranteed Insurability Rider Waiver of Monthly Deductions		Estate Protection Waiver of Surrender Charge		2% Interest Guarantee on Termination Alternate Loan Automated Income Rider Conversion Rider Long Term Care No Lapse Guarantee Other Insured Primary Insured Rider	Terminal Illness
Guaranteed Income Available?	No		No		No		No	
Details for Guaranteed Income	N/A		N/A		N/A		N/A	
Premium Deposit Fund	No		No		No		Yes	
Death Benefit Guarantees	None		Lifetime Guarantee Available		None		Lifetime Guarantee Available	
Unisex Rates	Yes		Yes		Yes		Yes	
Available Risk Classes	Super Preferred NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco	Super Preferred NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco	Super Preferred NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco	Super Preferred NT Preferred Plus NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco
Issue Ages	Ages 18 - 80 Super Preferred NT Preferred NT Standard NT Ages 15 - 80 Standard Tobacco Ages 15 days to 17 Standard Tobacco	Preferred Tobacco	Ages 18 - 80 Super Preferred NT Preferred NT Standard NT Ages 15 - 80 Standard Tobacco Ages 15 days to 17 Standard Tobacco	Preferred Tobacco	Ages 20 - 80 Super Preferred NT Ages 20 - 85 Preferred NT Ages 20 - 90 Standard NT	Preferred Tobacco Standard Tobacco	Ages 18 - 75 Super Preferred NT Preferred Plus NT Ages 18 - 85 Preferred NT Ages 18 - 90 Standard NT	Preferred Tobacco Standard Tobacco

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Pacific Life		Pacific Life		Pacific Life		Pacific Life	
Product	Pacific Discovery Xelerator (PDX)		Pacific Indexed Accumulator		Pacific Indexed Accumulator II NY		Pacific Indexed Estate Preserver	
Min Face Amount	\$50,000		\$50,000		\$50,000		\$50,000	
DB Options	Option 1: Level Option 2: Increasing Option 3: Return of Premium		Option 1: Level Option 2: Increasing Option 3: Return of Premium		Option 1: Level Option 2: Increasing Option 3: Return of Premium		Option 1: Level Option 2: Increasing Option 3: Return of Premium	
Participation Rate	One Year High Par: 140% Five Year High Par: 105% All Others: 100%		One Year High Par: 140% Five Year High Par: 105% All Others: 100%		One Year High Par: 140% Five Year High Par: 105% All Others: 100%		One Year High Par: 140% Five Year High Par: 105% All Others: 100%	
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	None		None		None		None	
Market Indices	S&P 500 MSCI Emerging Markets Hang Seng EuroSTOXX 50		S&P 500 MSCI Emerging Markets Hang Seng EuroSTOXX 50		S&P 500 MSCI Emerging Markets Hang Seng EuroSTOXX 50		S&P 500 MSCI Emerging Markets Hang Seng EuroSTOXX 50	
Index Crediting Strategies	One Year Point to Point Cap One Year Point to Point High Cap One Year Point to Point No Cap Two Year Point to Point Five Year Point to Point High Cap		One Year Point to Point Cap One Year Point to Point High Cap One Year Point to Point No Cap Two Year Point to Point Five Year Point to Point High Cap		One Year Point to Point Cap One Year Point to Point High Cap		One Year Point to Point Cap One Year Point to Point High Cap One Year Point to Point No Cap Two Year Point to Point Five Year Point to Point High Cap	
Crediting / Persistency Bonus	Fixed Account: Year 3+ Index Account:	Formula Driven Applied on each Indexed Account Segment	None		None		None	
Is Bonus Guaranteed?	No		N/A		N/A		N/A	
Index Multiplier	None		None		None		None	
Fixed Account Rate	Current Guaranteed: 3.50% 2.00%		Current Guaranteed: 3.65% 2.00%		Current Guaranteed: 4.25% 2.00%		Current Guaranteed: 3.65% 2.00%	
Interest Charged on Policy Loans	Standard Loans: Current: 2.25% Guaranteed: 2.00% Alternate Loan: Current: Yr. 1: 4.65%, Yrs. 2+: 5.09% Guaranteed: 7.50%		Standard Loans: Current: 2.25% Guaranteed: 2.00% Alternate Loan: Current: Yr. 1: 4.65%, Yrs. 2+: 5.09% Guaranteed: 7.50%		Standard Loans: Current: 2.25% Guaranteed: 2.00%		Standard Loans: Current: 2.25% Guaranteed: 2.00% Alternate Loan: Current: Yr. 1: 4.65%, Yrs. 2+: 5.09% Guaranteed: 7.50%	
Interest Credited on Policy Loans	Standard loans: Current - Guaranteed: 2.25% Alternate Loan: 2.25% Index Credits		Standard loans: Current - Guaranteed: 2.25% Alternate Loan: 2.25% Index Credits		Standard loans: Current - Guaranteed: 2.25% Alternate Loan: 2.25%		Standard loans: Current - Guaranteed: 2.25% Alternate Loan: 2.25% Index Credits	
Loads/Fees	Monthly administrative fee: \$7.50 Premium load: 5.90% Monthly unit expense charge: \$24.50 + per \$1,000 of coverage		Monthly administrative fee: \$10.00 Premium load: 4.00% Monthly Charge per \$1,000, current COI		Monthly administrative fee: \$7.50 Premium load: 6.60% Monthly Charge per \$1,000, current COI		Monthly administrative fee: \$10.00 Premium load: 6.80% Monthly unit expense charge: \$21 + per \$1,000 of coverage	
Surrender Charge Duration	10 Years		10 Years		10 Years		10 Years	
Riders	2% Interest Guarantee on Termination Accidental Death Benefit Alternate Loan Benefit Distribution Rider Child Term Chronic Illness Rider Conversion Rider Guaranteed Insurability Rider	Long Term Care No Lapse Guarantee Other Insured Overloan Protection Primary Insured Rider Terminal Illness Waiver of Monthly Deductions Waiver of Specified Premium	2% Guarantee on Termination Accidental Death Benefit Alternate Loan Benefit Distribution Rider Child Term Chronic Illness Rider Conversion Rider Guaranteed Insurability Rider	Long Term Care No Lapse Guarantee Other Insured Overloan Protection Primary Insured Rider Terminal Illness Waiver of Monthly Deductions Waiver of Specified Premium	2% Interest Guarantee Child Term Conversion Rider Guaranteed Insurability Rider No Lapse Guarantee Waiver of Monthly Deductions Waiver of Specified Premium		Alternate Loan Chronic Illness Rider Conversion Rider Estate Preservation Rider Guaranteed Insurability Rider Last Survivor Term Rider No Lapse Guarantee Policy Split Option	Primary Insured Rider Terminal Illness
Guaranteed Income Available?	No		No		No		No	
Details for Guaranteed Income	N/A		N/A		N/A		N/A	
Premium Deposit Fund	Yes		Yes		Yes		Yes	
Death Benefit Guarantees	Lifetime Guarantee Available		Lifetime Guarantee Available		Up to 20 Year Guarantee Available		Lifetime of Younger Insured Guarantee Available	
Unisex Rates	Yes		Yes		Yes		Yes	
Available Risk Classes	Super Preferred NT Preferred Plus NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Juvenile	Super Preferred NT Preferred Plus NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Juvenile	Super Preferred NT Preferred Plus NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Juvenile	Preferred NT Standard NT	Standard Tobacco
Issue Ages	Ages 18 - 75 Super Preferred NT Preferred Plus NT Ages 18 - 85 Preferred NT Ages 18 - 90 Standard NT Ages 0 - 17 Juvenile	Preferred Tobacco Standard Tobacco	Ages 18 - 75 Super Preferred NT Preferred Plus NT Ages 18 - 85 Preferred NT Ages 18 - 90 Standard NT Ages 0 - 17 Juvenile	Preferred Tobacco Standard Tobacco	Ages 20 - 75 Super Preferred NT Preferred Plus NT Ages 20 - 85 Preferred NT Ages 20 - 90 Standard NT Ages 0 - 19 Juvenile	Preferred Tobacco Standard Tobacco	Ages 18 - 80 Preferred NT Ages 20 - 85 Standard NT	Standard Tobacco

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Pacific Life		Pacific Life		Principal		Principal	
Product	Pacific Indexed Performer LT 2		Pacific Indexed Protector		Indexed Universal Life Accumulation		Indexed Universal Life Flex	
Min Face Amount	\$50,000		\$50,000		\$50,000		\$100,000	
DB Options	Option 1: Level Option 2: Increasing Option 3: Return of Premium		Option 1: Level Option 2: Increasing Option 3: Return of Premium		Option 1: Level Option 2: Increasing Option 3: Return of Premium		Option 1: Level Option 2: Increasing Option 3: Return of Premium	
Participation Rate	One Year High Par: 140% Five Year High Par: 105% All Others: 100%		One Year High Par: 140% Five Year High Par: 105% All Others: 100%		S&P 500 Price Return S&P Total Return	100% 110%	S&P 500 Price Return S&P Total Return	100% 110%
Floor	0%		0%		0% (current and guaranteed)		0% (current and guaranteed)	
Minimum Account Value Guarantee	None		None		None		None	
Market Indices	S&P 500 MSCI Emerging Markets Hang Seng EuroSTOXX 50		S&P 500 MSCI Emerging Markets Hang Seng EuroSTOXX 50		S&P 500 Price Return (PR) S&P 500 Total Return (TR)		S&P 500 Price Return (PR) S&P 500 Total Return (TR)	
Index Crediting Strategies	One Year Point to Point Cap One Year Point to Point High Cap One Year Point to Point No Cap Two Year Point to Point Five Year Point to Point High Cap		One Year Point to Point Cap One Year Point to Point High Cap One Year Point to Point No Cap Two Year Point to Point Five Year Point to Point High Cap		One Year Point to Point Cap One Year Point to Point Average		One Year Point to Point Cap One Year Point to Point Average	
Crediting / Persistency Bonus	Fixed Account: Longer of Policy Years 11 - 20 or Policy Year 11 up to Age 70 Index Account:	Ranges from 0.279% to 1.00%, depending on issue age Function of Fixed Account Bonus and Rate declared by Pacific Life	Fixed Account: Year 11+ Index Account:	Formula Driven Function of Fixed Account Bonus and option budget rate	Year 11+	0.25%		None
Is Bonus Guaranteed?	No		No		No		NA	
Index Multiplier	None		None		None		None	
Fixed Account Rate	Current Guaranteed	3.65% 2.00%	Current Guaranteed	3.65% 2.00%	Current Guaranteed	4.50% 2.00%	Current Guaranteed	4.50% 2.00%
Interest Charged on Policy Loans	Standard Loans: Alternate Loan:	Current: 2.25% Guaranteed: 2.00% Current: Yr. 1: 4.65%, Yrs. 2+: 5.09% Guaranteed: 7.50%	Standard Loans: Alternate Loan:	Current: 2.25% Guaranteed: 2.00% Current: Yr. 1: 4.65%, Yrs. 2+: 5.09% Guaranteed: 7.50%	Standard Loans Years 1 - 10 Years 11+ Alternate	4.50% Current & Guaranteed 3.00% Current, 4.50% Guaranteed 5.25% Current, 8% Guaranteed	Years 1 - 10 Years 11+ Preferred Loans Guaranteed after Year 10	3.50% 2.00%
Interest Credited on Policy Loans	Standard loans: Current - Guaranteed: Alternate Loan:	2.25% 2.25% Index Credits	Standard loans: Current - Guaranteed: Alternate Loan:	2.25% 2.25% Index Credits	Standard All Years Alternate	3.00% Current, 2.00% Guaranteed Index Credits	All Years Current and Guaranteed Traditional Loans Only	2.00%
Loads/Fees	Monthly administrative fee: \$7.50 Premium load: 5.90% Monthly Charge per \$1,000, current COI		Monthly administrative fee: \$10.00 Premium load: 5.50% Monthly Charge per \$1,000, current COI		Premium load: 5% in yrs. 1-15; 3.5% yrs. 16+; Gtd: 10% in all years Monthly admin: \$6 Per \$1K of face charge: varies by insured characteristics in years 1-7		Premium Load: 8% to target (15% gtd.) / 13% above target (15% gtd.) Monthly Admin: \$7.50 (\$10.00 gtd.) Per \$1K of face charge: varies	
Surrender Charge Duration	10 Years		20 Years		10 years		19 years	
Riders	2% Guarantee on Termination Accidental Death Benefit Alternate Loan Benefit Distribution Rider Child Term Chronic Illness Rider Conversion Rider Guaranteed Insurability Rider	Long Term Care No Lapse Guarantee Other Insured Overloan Protection Primary Insured Rider Terminal Illness Waiver of Monthly Deductions Waiver of Specified Premium	2% Guarantee on Termination Accidental Death Benefit Alternate Loan Benefit Distribution Rider Child Term Chronic Illness Rider Conversion Rider Guaranteed Insurability Rider	Long Term Care No Lapse Guarantee Other Insured Overloan Protection Primary Insured Rider Terminal Illness Waiver of Monthly Deductions Waiver of Specified Premium	Child Term Chronic Illness Cost of Living Increase Life Paid Up Salary Increase (business use only) Surrender Value Enhancement (business use only) Waiver of Monthly Deductions		Child Term Chronic Illness Cost of Living Increase Life Paid Up Salary Increase (business use only) Surrender Value Enhancement Waiver of Monthly Deductions	
Guaranteed Income Available?	No		No		No		No	
Details for Guaranteed Income	N/A		N/A		N/A		N/A	
Premium Deposit Fund	Yes		Yes		No		No	
Death Benefit Guarantees	Lifetime Guarantee Available		Lifetime Guarantee Available		10 year no lapse guarantee		The lesser of 25 years or age 90 with rider	
Unisex Rates	Yes		Yes		Yes		Yes	
Available Risk Classes	Super Preferred NT Preferred Plus NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Juvenile	Super Preferred NT Preferred Plus NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Juvenile	Super Preferred NT Preferred NT Super Standard NT Standard NT	Preferred Tobacco Standard Tobacco	Super Preferred NT Preferred NT Super Standard NT Standard NT	Preferred Tobacco Standard Tobacco
Issue Ages	Ages 18 - 75 Super Preferred NT Preferred Plus NT Ages 18 - 85 Preferred NT Ages 18 - 90 Standard NT Ages 0 - 17 Juvenile	Preferred Tobacco	Ages 18 - 75 Super Preferred NT Preferred Plus NT Ages 18 - 85 Preferred NT Ages 18 - 90 Standard NT Ages 0 - 17 Juvenile	Preferred Tobacco	Ages 20 - 80 Super Preferred NT Ages 20 - 85 Preferred NT Super Standard NT Standard NT Ages 20 - 70 Special Underwriting	Preferred Tobacco Standard Tobacco	Ages 20 - 80 Super Preferred Ages 20 - 85 All other classes ENL Rider - Max Issue Age: 80	

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Protective		Prudential		Prudential		Prudential	
Product	Indexed Choice UL		ProLife® Index Advantage		ProLife® Founders Plus UL		ProLife® Survivorship Index UL	
Min Face Amount	\$100,000		\$100,000		Ages 0 - 80: \$100,000 Ages 81 - 85: \$250,000		\$200,000	
DB Options	Option 1: Level		Option 1: Level Option 2: Increasing Option 3: Return of Premium		Option 1: Level Option 2: Increasing Option 3: Return of Premium		Option 1: Level Option 2: Increasing Option 3: Return of Premium	
Participation Rate	Cap Account	100%	Cap Multiplier and Uncapped	100%	Plus 100 Account	100%	All Options	100%
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	None		None		Alternate Contract Fund - 1.00%		None	
Market Indices	S&P 500		S&P 500		S&P 500		S&P 500	
Index Crediting Strategies	One Year Point to Point Cap		One Year Point to Point Cap One Year Point to Point Multiplier One Year Point to Point Uncapped		One Year Point to Point Cap		One Year Point to Point Cap with Multiplier One Year Point to Point Uncapped	
Crediting / Persistency Bonus	None		Year 11+	20% of any index interest credited to a qualifying policy	None		None	
Is Bonus Guaranteed?	NA		Yes		NA		NA	
Index Multiplier	None		Multiplier of 1.15 applicable to the Indexed Account with Multiplier		None		Multiplier of 1.15 applicable to the Indexed Account with Multiplier	
Fixed Account Rate	Current Guaranteed	3.75% 1.00%	Current Guaranteed	3.90% 1.00%	Current Guaranteed	4.40% 2.50%	Current Guaranteed	4.60% 2.00%
Interest Charged on Policy Loans	Current: 4.60% Guaranteed: 8.00% All loans are participating loans		Years 1 - 10: 4.00% Years 11+ : 3.05% Preferred Loans Guaranteed after Year 10		Years 1 - 10: 4.00% Years 11+ : 3.05% Preferred Loans Guaranteed after Year 10		Years 1 - 10: 4.00% Years 11+ : 3.05% Preferred Loans Guaranteed after Year 10	
Interest Credited on Policy Loans	Participating Loans: All loans are participating loans	Index Credits	All Years	3.00%	All Years	3.00%	All Years	3.00%
Loads/Fees	8% premium expense charge yrs. 1-10; 4% thereafter (except in CA & FL - 25% thereafter); \$9/month policy fee Monthly COI charge		3.75% Premium Expense Charge Monthly Admin Fee current \$12, Current Cost of Insurance Asset-Based Charge 0.75%		2.50% Premium Expense Charge Monthly Admin Fee current \$7.50, Current Cost of Insurance Charges for Sales Expenses - 3.44%		2.50% Premium Expense Charge Monthly Admin Fee current \$7.50, Current Cost of Insurance Charges for Sales Expenses - Years 1-5: 11%; 6% Thereafter	
Surrender Charge Duration	14 Years		15 Years		14 Years		14 Years	
Riders	Accidental Death Benefit Child Term Disability Benefit Rider Extend/Care Rider Income Provider Option Terminal Illness		Accidental Death Benefit Benefit Access Child Term Enhanced Disability High Early Cash Value Living Needs Benefit Overloan Protection		Accidental Death Benefit Benefit Access Child Term Enhanced Disability Living Needs Benefit Overloan Protection		Enhanced Cash Value Estate Protection Rider Overloan Protection Policy Split Option Survivorship Benefit Access Rider	
Guaranteed Income Available?	No		No		No		No	
Details for Guaranteed Income	N/A		N/A		N/A		N/A	
Premium Deposit Fund	No		Yes - State Specific		Yes - State Specific		Yes	
Death Benefit Guarantees	Lifetime Guarantee Available		Earlier of 20 Years or Age 70; At least 10 Years		Limited No Lapse Guarantee - 10 Years Dialable No Lapse Guarantee available to age 90		Dialable No Lapse Guarantee available to age 95	
Unisex Rates	No; Exception - MT Cases		No		No		No	
Available Risk Classes	Select Preferred NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco	Preferred Best Preferred NT Non-Tobacco Plus Standard NT	Preferred Tobacco Standard Tobacco	Preferred Best Preferred NT Non-Tobacco Plus Standard NT	Preferred Tobacco Standard Tobacco Rated	Preferred Best Preferred NT Non-Tobacco Plus Standard NT	Preferred Tobacco Standard Tobacco Rated
Issue Ages	Ages 0 - 75 Standard NT Ages 18 - 75 All other classes		Ages 18 - 85 All Classes Available Ages 15 - 17 Standard NT Ages 0 - 14 Standard NT	Standard Tobacco	Ages 18 - 85 All Classes Available Ages 15 - 17 Standard NT Ages 0 - 14 Standard NT	Standard Tobacco	Ages 18 - 85 All Classes Available Ages 15 - 17 Standard NT Ages 0 - 14 Standard NT	Standard Tobacco

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Securian Financial		Securian Financial		Securian Financial		Securian Financial	
Product	Orion IUL		Eclipse Protector IUL		Eclipse Survivor IUL		Eclipse Survivor Pro IUL	
Min Face Amount	Ages 0-54: \$50,000 Ages 55+: \$100,000		\$100,000		\$200,000		\$200,000	
DB Options	Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing Option 3: Return of Premium		Option 1: Level Option 2: Increasing Option 3: Return of Premium		Option 1: Level Option 2: Increasing Option 3: Return of Premium	
Participation Rate	S&P 500: 100% Blended Index: 100% 1 yr. S&P Low Volatility: 85% S&P High Cap: 100%	2 yr. S&P Low Volatility: 105% S&P 500 w/multiplier: 100% +10% multiplier S&P Low Volatility: 85% w/ 20% S&P High Cap	S&P 500: 100% Blended: 100% S&P 500 High Par: 140%	S&P 500 3 Year: 140% Euro STOXX 50: 100%	S&P 500: 100% Blended: 100% S&P 500 High Par: 140%	S&P 500 3 Year: 140% Euro STOXX 50: 100%	S&P 500: 100% Blended: 100% S&P 500 High Par: 140%	S&P 500 3 Year: 140% Euro STOXX 50: 100%
Floor	S&P 500 w/ Multiplier: 1% All Other Accounts: 0%		0%		0%		0%	
Minimum Account Value Guarantee	2.00% at time of death, policy termination or surrender		2.00% at time of death, policy termination or surrender		2.00% at time of death, policy termination or surrender		2.00% at time of death, policy termination or surrender	
Market Indices	S&P 500 S&P 500 Low Volatility Blended: Barclays, Euro STOXX 50, S&P 500, Russell 2000		S&P 500 S&P 500 Low Volatility Blended: Barclays, Euro STOXX 50, S&P 500, Russell 2000		S&P 500 S&P 500 Low Volatility Blended: Barclays, Euro STOXX 50, S&P 500, Russell 2000		S&P 500 S&P 500 Low Volatility Blended: Barclays, Euro STOXX 50, S&P 500, Russell 2000	
Index Crediting Strategies	1 Year Capped Point to Point 1 Year Uncapped Point to Point 2 Year Uncapped Point to Point 1 Year High Cap Point to Point		One Year Point to Point Cap		1 Year Point to Point		1 Year Point to Point	
Crediting / Persistency Bonus	11+	Formulaic, not set percentage	An annual bonus may be given based on the index credits received over a 120-month (10-year) rolling period. The 10-year rolling period ends at the prior policy anniversary, with the initial bonus payment taking place on the 11th policy year.		An annual bonus may be given based on the index credits received over a 120-month (10-year) rolling period. The 10-year rolling period ends at the prior policy anniversary, with the initial bonus payment taking place on the 11th policy year.		An annual bonus may be given based on the index credits received over a 120-month (10-year) rolling period. The 10-year rolling period ends at the prior policy anniversary, with the initial bonus payment taking place on the 11th policy year.	
Is Bonus Guaranteed?	No		No		No		No	
Index Multiplier	S&P 500 with Multiplier - 10% Multiplier - Provides additional crediting when the indexed account has a positive index credit on the segment date. S&P 500 with Performance Multiplier and S&P 500 Low Volatility with Performance Multiplier - 30% Multiplier - Provides additional crediting when the indexed account has a positive index credit on the segment date.		None		None		None	
Fixed Account Rate	Current Guaranteed 2.00%	3.75%	Current Guaranteed 2.00%	3.00%	Current Guaranteed 2.00%	3.75%	Current Guaranteed 2.00%	3.00%
Interest Charged on Policy Loans	Indexed 5.00%	Variable 4.50%	Fixed 4.00%	Variable 4.5%	Fixed 5.0%	Indexed 5.00%	Variable 4.5%	Fixed 5.0%
Interest Credited on Policy Loans	Indexed: 0% Minimum up to cap of the index loan account Variable: 0% Minimum up to cap of clients index accounts Fixed: Years 1-10: 3%, Years 11+: 4%		Variable: 0% Minimum up to cap of clients index accounts Fixed: Years 1-10: 4%, Years 11+: 4.90%		Indexed: 0% Minimum up to cap of the index loan account Variable: 0% Minimum up to cap of clients index accounts Fixed: Years 1-10: 3%, Years 11+: 3.90%		Variable: 0% Minimum up to cap of clients index accounts Fixed: Years 1-10: 4%, Years 11+: 4.90%	
Loads/Fees	7% of premiums (Max); \$12/mo policy fee (max) Plus COIs		7% of premiums (Max); \$8.33/mo policy fee (max) Plus COIs		7% of premiums (Max); \$30/mo policy fee (max) Plus COIs		7% of premiums (Max); \$30/mo policy fee (max) Plus COIs	
Surrender Charge Duration	10 Years		15 Years		10 Years		15 Years	
Riders	Chronic Illness Chronic Illness Access Corporate Values Enhancement Exchange of Insureds Guaranteed Income Guaranteed Insurability High Early Cash Value Inflation Agreement	Overloan Protection Premium Deposit Acct Spread Death Benefit Surrender Value Enhancement Term Insurance Terminal Illness Waiver of Monthly Deductions Waiver of Specified Premium	Accidental Death Benefit Business Continuation Child Term Child Term Chronic Illness Guaranteed Insurability Guaranteed Insurability For Business	Infation Agreement Performance DB Guarantee Premium Deposit Acct Term Insurance Terminal Illness Waiver of Monthly Deductions Waiver of Specified Premium	Estate Protection Estate Protection Choice First To Die High Early Cash Value Indexed Loan Interest Accumulation Overloan Protection	Performance DB Guarantee Policy Split Option Premium Deposit Acct Single Life Term Surrender Value Enhancement Term Insurance	Estate Protection Estate Protection Choice First To Die High Early Cash Value Interest Accumulation	Overloan Protection Performance DB Guarantee Policy Split Option Premium Deposit Acct Term Insurance
Guaranteed Income Available?	Yes with Guaranteed Income Agreement		No		No		No	
Details for Guaranteed Income	Guarantees an income stream through age 100, providing the potential for supplemental retirement income. Income tax-free distributions due to benefits being paid first with cost basis, then through fixed-rate policy loans.		N/A		N/A		N/A	
Premium Deposit Fund	Yes		Yes		Yes		Yes	
Death Benefit Guarantees	None		Up to Lifetime with Performance Death Benefit Guarantee Agreement. (Dual-a-guaranteee)		None		Up to Lifetime with Performance Death Benefit Guarantee Agreement. (Dual-a-guaranteee)	
Unisex Rates	Yes		Yes		Yes		Yes	
Available Risk Classes	Preferred Select NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Rated	Preferred Select NT Preferred NT Non-Tobacco Plus Standard NT	Preferred Tobacco Standard Tobacco Rated	Preferred Select NT Preferred NT Non-Tobacco Plus Standard NT	Preferred Tobacco Standard Tobacco Rated	Preferred Select NT Preferred NT Non-Tobacco Plus Standard NT	Preferred Tobacco Standard Tobacco Rated
Issue Ages	Ages 0 - 80 All Classes		Ages 0 - 85 All Classes		Ages 20 - 75 Preferred Select NT Ages 20 - 90 NonTobacco Plus Standard NT Rated	Preferred NT Preferred Tobacco Standard Tobacco	Ages 20 - 75 Preferred Select NT Ages 20 - 90 NonTobacco Plus Standard NT Rated	Preferred NT Preferred Tobacco Standard Tobacco

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Securian Financial		Symetra		Transamerica		Zurich	
Product	Value Protection IUL		Accumulator IUL 1.0		Financial Freedom IUL		Accumulation IUL	
Min Face Amount	\$100,000		\$100,000		\$25,000		\$250,000	
DB Options	Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing Option 3: Return of Premium		Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing	
Participation Rate	S&P 500: 100% Blended: 100% S&P 500 Low Volatility: 65% Euro STOXX 50: 100%		S & P Point to Point JPMorgan Annual Point to Point JPM Two Year	100% 130% 140%	Global Index S&P 500 Index	100% 100%	Cap Account	100%
Floor	0%		0%		0.75%		0%	
Minimum Account Value Guarantee	2.00% at time of death, policy termination or surrender		2% Available upon surrender of the contract		None		None	
Market Indices	S&P 500 S&P 500 Low Volatility Blended: Barclays, Euro STOXX 50, S&P 500, Russell 2000		S&P 500 JPMorgan EFT Efficient 5 Blended		Global Index S&P 500 Index		S&P 500 Russell 2000 MSCI EAFE	
Index Crediting Strategies	1 Year Point to Point		One Year Point to Point Cap Two Year Point to Point Cap		One Year Point to Point		One Year Point to Point Cap	
Crediting / Persistency Bonus	None		Beginning in policy year 11, your policy will receive a guaranteed persistency bonus that increases the credits applied to your index segments and the interest applied to the fixed and holding account by 15%.		None		Year 10+ 12.00%	
Is Bonus Guaranteed?	NA		Yes		NA		Yes	
Index Multiplier	None		None		None		None	
Fixed Account Rate	Current Guaranteed	3.50% 2.00%	Current Guaranteed	3.50% 1.00%	Current Guaranteed	3.50% 2.00%	Current Guaranteed	3.00% 2.00%
Interest Charged on Policy Loans	Fixed	4.00%	Standard Loans Years 1 - 10 Years 11+ Participating	4.25% 4.00% 6.00% (Current & Guaranteed)	Years 1 - 10 Years 11+ Indexed Loan Variable Loan	2.75% 2.00% 6.00% Tracks Moody's Corp Bond Yld Avg Index	Standard Yrs. 1-9 Standard Yrs. 10+ Indexed Loan Variable Loan	5.00% 4.00% 6.00% Index Credits
Interest Credited on Policy Loans	Fixed	3.00%	Standard Loans Years 1 - 10 Years 11+ Participating	4.00% 4.00% Based on Index Returns	All Years Indexed Loan Variable Loan	2.00% 4.00% Index Credits	Standard Yrs. 1-9 Standard Yrs. 10+ Indexed Loan Index Credits	4.00% 4.00% Index Credits
Loads/Fees	10% of premiums (Current) / 15% (Max) Policy fee is \$5.00 month current/max of \$12 month Plus COI		Monthly administrative fee: \$10 Premium load: Varies by policy Monthly Charge per \$1,000, current COI		Premium expense charge is 4.0% Monthly policy fee = \$10 Index account monthly charge is .06% (.72% annually)		Expense charge per policy - \$25 per month Expense charge per premium - 7.50% Monthly Charge per \$1,000, current COI	
Surrender Charge Duration	15 Years		10 Years		15 Years		14 Years	
Riders	Chronic Illness Overloan Protection Premium Deposit Account Terminal Illness Waiver of Premium		Charitable Giving Chronic Illness Chronic Illness Plus Overloan Protection Supplemental Protection Rider Surrender Value Enhancement Terminal Illness		Accidental Death Benefit Additional Insured Childrens Benefit Chronic Illness Critical Illness Disability Waiver of Monthly Ded. Disability Waiver of Premium Guaranteed Insurability	Long Term Care Overloan Protection Terminal Illness	Chronic Illness Terminal Illness Overloan Protection	
Guaranteed Income Available?	No		No		No		No	
Details for Guaranteed Income	N/A		N/A		N/A		N/A	
Premium Deposit Fund	Yes		Yes		No		No	
Death Benefit Guarantees	Based on underwriting class, or attainment of 10 years, whichever is less. Preferred Select - Age 90; Preferred Non-Tobacco - Age 87; Standard Non-Tobacco - Age 85; All Others - Age 80		20 year no lapse guarantee				10 year no lapse guarantee	
Unisex Rates	Yes		No				Yes	
Available Risk Classes	Preferred Select NT Preferred NT Non-Tobacco Plus Standard NT	Preferred Tobacco Standard Tobacco Rated	Super Preferred Preferred NT Standard Plus Standard NT	Preferred Tobacco Standard Tobacco	Preferred Elite NT Preferred Plus NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Juvenile	Preferred Best Preferred NT Standard Plus Standard NT	Preferred Tobacco Standard Tobacco Rated up to Table 16
Issue Ages	Ages 0 - 80 All Classes		Ages 20 - 80 Super Preferred Ages 20 - 85 Preferred NT Standard Plus Standard NT	Preferred Tobacco Standard Tobacco	Ages 0-17 Juvenile Ages 18 - 70 All Classes Ages 18-75 Preferred NT / Preferred Tobacco Ages 18 - 85 Standard NT / Standard Tobacco		Ages 18 - 85 Preferred Best NT Preferred NT Standard Plus Standard NT	Preferred Tobacco Standard Tobacco

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Zurich		Zurich		Zurich		Zurich	
Product	Value Index UL		Protection Index UL		Select IUL		Survivor Index UL	
Min Face Amount	\$250,000		\$250,000		\$250,000		\$500,000	
DB Options	Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing Option 3: Return of Premium Death Benefit	
Participation Rate	Cap Account	100%	Cap Account	100%	All Accounts	100%	Cap Account	100%
Floor	Core Cap Account	1%	Core Cap Account	1%		0%	Core Cap Account	1%
	All others	0%					All others	0%
Minimum Account Value Guarantee	None		None		None		None	
Market Indices	S&P 500 Index Domestic Multi Index (S&P 500, US8, Dow Jones Commodity Index) Global Multi Index (S&P 50, MSCI EAFE, MSCI Emerging Markets)		S&P 500 Russell 2000 MSCI EAFE MSCI Emerging Markets		S&P 500 Russell 2000 MSCI EAFE MSCI Emerging Markets		S&P 500 Index Domestic Multi Index (S&P 500, US8, Dow Jones Commodity Index) Global Multi Index (S&P 50, MSCI EAFE, MSCI Emerging Markets)	
Index Crediting Strategies	One Year Point to Point Cap		One Year Point to Point Cap		One Year Point to Point Cap		One Year Point to Point Cap	
Crediting / Persistency Bonus	Year 11+	0.25%	Year 11+	0.25%	Year 10+	12.00%	Year 11+	0.25%
Is Bonus Guaranteed?	No		Yes		Yes		No	
Index Multiplier	None		None		None		None	
Fixed Account Rate	Current Guaranteed	3.00%	Current Guaranteed	3.00%	Current Guaranteed	3.00%	Current Guaranteed	3.00%
Interest Charged on Policy Loans	Standard Loans	5% Year 1 - 9, 4% Years 10+	Standard Loans	5% Year 1 - 9, 4% Years 10+	Standard Loans	5% Year 1 - 9, 4% Years 10+	Standard Loans	5% Year 1 - 9, 4% Years 10+
Interest Credited on Policy Loans	Standard Loans: 4.00%		Standard Loans: 4.00%		Standard Loans: 4.00%		Standard Loans: 4.00%	
Loads/Fees	Expense charge per policy - \$7.50 per month Expense charge per premium - 7.50% Monthly Charge per \$1,000, current COI		Expense charge per policy - \$7.50 per month Expense charge per premium - Charge varies by duration Monthly Charge per \$1,000, current COI		Expense charge per policy - \$25 per month Expense charge per premium - 18% for 10 years, 12% thereafter Monthly Charge per \$1,000, current COI		Expense charge per policy - \$7.50 per month Expense charge per premium - 7.50% Monthly Charge per \$1,000, current COI	
Surrender Charge Duration	14 Years		19 Years		14 Years		14 Years	
Riders	Chronic illness Lapse Protection Period Extension Overloan Protection Terminal illness		Chronic illness Lapse Protection Period Extension Overloan Protection Terminal illness		Chronic illness Terminal illness No Lapse Guarantee Rider Overloan Protection		Chronic illness Lapse Protection Period Extension Overloan Protection Terminal illness	
Guaranteed Income Available?	No		No		No		No	
Details for Guaranteed Income	N/A		N/A		N/A		N/A	
Premium Deposit Fund	No		No		No		No	
Death Benefit Guarantees	With Rider: Ages 0-65: Greater of 25 years or to age 80; Ages 66-84: Greater of 5 years or to age 90		With Rider: Ages 0-65: Greater of 25 years or to age 80; Ages 66-84: Greater of 5 years or to age 90		10 year no lapse guarantee Additional Guarantees with Rider: Age 85, Age 90, Age 100		With Rider: Ages 0-65: Greater of 25 years or to age 80; Ages 66-84: Greater of 5 years or to age 90	
Unisex Rates	Yes		Yes		Yes		Yes	
Available Risk Classes	Preferred Best Preferred NT Standard Plus Standard NT	Preferred Tobacco Standard Tobacco Standard Plus Rated up to Table 16	Preferred Best Preferred NT Standard Plus Standard NT	Preferred Tobacco Standard Tobacco Standard Plus Rated up to Table 16	Preferred Best Preferred NT Standard Plus Standard NT	Preferred Tobacco Standard Tobacco Standard Plus Rated up to Table 16	Preferred Best Preferred NT Standard Plus Standard NT	Preferred Tobacco Standard Tobacco Standard Plus Rated up to Table 16
Issue Ages	Ages 18 - 85 Preferred Best NT Preferred NT Standard Plus Ages 0 - 85 Standard Non-Tobacco	Preferred Tobacco Standard Tobacco	Ages 18 - 85 Preferred Best NT Preferred NT Standard Plus Ages 0 - 85 Standard Non-Tobacco	Preferred Tobacco Standard Tobacco	Ages 18 - 80 Preferred Best NT Ages 18 - 85 Preferred NT Standard Plus Standard Non-Tobacco Standard Tobacco	Ages 18 - 75 Preferred Tobacco	Ages 18 - 85 Preferred Best NT Preferred NT Standard Plus Ages 0 - 85 Standard Non-Tobacco	Preferred Tobacco Standard Tobacco