

Pension Trust

Product	PT-L95	PT-L98	PT-L99	PT-L121	PT-WL3 Gold & Guaranteed Issue Version	PT-YRT Gold
Sales Applications	Meeting business and personal goals through qualified plan design for business owners, executives and employees.	Meeting business and personal goals through qualified plan design for business owners, executives and employees.	Meeting business and personal goals through qualified plan design for business owners, executives and employees.	Meeting business and personal goals through qualified plan design for business owners, executives and employees.	For business clients in the Fully Insured Plan marketing.	Meeting business and personal goals through qualified plan design for business owners, executives and employees.
Sweetest Spots	Highest early cash value and highest dividends. Early premium offset potential.	Good long term performance. Guaranteed Issue only.	Best long term performance.	Highest IRR on death benefit and guaranteed cash value.	High premium, high cash value.	Low initial premium.
Key Features: Issue Ages	15 - 80	15 - 65	15 - 80	15 - 80	20 - 80 20 - 65 GI version	20 - 70
Minimum Face Amount and/or Case Size	\$250,000 Pref.Plus NT \$100,000 Pref. NT \$2,000 other classes	\$2,000 Standard	\$250,000 Pref Plus NT \$100,000 Pref. NT \$25,000 other classes	\$250,000 up to age 49 \$100,000 for ages 50+ \$25,000 all other classes	\$250,000 \$2,000 GI version for Standard and Rated Smoker and Non-Smoker Classes 1-16	\$250,000 Elite and Preferred Plus NT \$100,000 other classes
Riders	Waiver of Premium Waiver of Specified Amount (with EPUA) Accidental Death Benefit Enhanced Paid-Up Additions Enhanced Accelerated Benefit (ABR in states where EABR not approved) 10-Yr. Annually Renewable Term	Waiver of Premium Waiver of Specified Amount (with EPUA) Accidental Death Benefit Enhanced Paid-Up Additions	Waiver of Premium Waiver of Specified Amount (with EPUA) Accidental Death Benefit Enhanced Paid-Up Additions Enhanced Accelerated Benefit (ABR in states where EABR not approved) 10-Yr. Annually Renewable Term	Waiver of Premium Waiver of Specified Amount (with EPUA) Accidental Death Benefit Enhanced Paid-Up Additions Enhanced Accelerated Benefit (ABR in states where EABR not approved) 10-Yr. Annually Renewable Term	Waiver of Premium Waiver of Specified Amount (with EPUA) Accidental Death Benefit* Enhanced Paid-Up Additions* Enhanced Accelerated Benefit (ABR in states where EABR not approved) 10-Yr. Annually Renewable Term * Only riders available on GI version.	Waiver of Premium Whole Life Purchase Option Accidental Death Benefit
Dividend Options	A,B,C,D,Q,R,S,U	A,B,C,D,S,U	A,B,C,D,Q,R,S,U	A,B,C,D,Q,R,S,U	A,B recommended	N/A
Underwriting: Policy Classes	Preferred Plus NT Preferred NT Non-Smoker Standard Substandard Non-Smoker Substandard Smoker	Standard	Preferred Plus NT Preferred NT Non-Smoker Standard Substandard Non-Smoker Substandard Smoker	Preferred Plus NT Preferred NT Non-Smoker Standard Substandard Non-Smoker Substandard Smoker	Preferred Plus NT Preferred NT Non-Smoker Standard Substandard Non-Smoker Substandard Smoker	Ejite Preferred Plus NT Preferred NT Non-Smoker Standard Substandard Non-Smoker Substandard Smoker