

Whole Life Insurance

Product	Life Paid-Up at 95 (L95)	L99 Life Paid-Up at 99	L121 Life Paid-Up at 121	Limited Pay Whole Life	Ten Pay Whole Life (10 Pay WL)
Sales Applications	Business and personal wealth protection. For clients who want the flexibility to modify outlay starting in year 2.	Wealth replacement and protection. Strong, long-term IRRs on cash value and death benefit. Works well with Term blends.	Personal, business, and estate protection needs. For clients seeking guaranteed cash value and death benefit at a lower premium than other WL products. Lowest guaranteed premium.	For clients seeking a guaranteed premium and limited payment period. Ideal for retirement planning. (year 2); good for retirement strategies.	For clients who want a guaranteed, paid-up policy in ten years. Excellent product for gifting to juveniles or for professional athletes or performers with high income over a limited period.
Sweetest Spots	Highest 10th year IRR of cash value and highest dividends. Early premium offset potential.	Best long-term performance. Early premium offset. Best support of Option Q.	Highest IRR on death benefit and guaranteed cash value.	High early cash values.	High IRR on cash value; shortest premium-paying period; highest early dividend.
Key Features: issue Ages	0 - 80	0 - 80	0 - 90	0 - 70	0 - 75
Minimum Face Amount And/or Case Size	\$250,000 Preferred Plus NT \$100,000 Preferred NT \$25,000 All Other Classes	\$250,000 Preferred Plus NT \$100,000 Preferred NT \$25,000 All Other Classes	0 - 49: \$250,000 – All Classes 50+: \$250,000 Preferred Plus NT \$100,000 all other classes	\$250,000 Preferred Plus NT \$100,000 Preferred NT \$25,000 All Other Classes	\$250,000 Preferred Plus NT \$100,000 Preferred NT \$25,000 All Other Classes
Riders and Options Universal Life - to \$5 million For Preferred Plus NT, Preferred NT, Non-Smoker and Standard.	Waiver of Premium Combined Waiver of Premium Accidental Death Benefit Enhanced Accelerated Benefit Enhanced Guaranteed Insurability Enhanced Paid-Up Additions DuoGuard 10-year Annually Renewable Term Select Security Simplified Insurability Option Exchange of Insureds	Waiver of Premium Combined Waiver of Premium Accidental Death Benefit Enhanced Accelerated Benefit Enhanced Guaranteed Insurability Enhanced Paid-Up Additions DuoGuard 10-year Annually Renewable Term Select Security Simplified Insurability Option Exchange of Insureds	Waiver of Premium Combined Waiver of Premium Accidental Death Benefit Enhanced Accelerated Benefit Enhanced Guaranteed Insurability Enhanced Paid-Up Additions DuoGuard 10-year Annually Renewable Term Select Security Simplified Insurability Option Exchange of Insureds	Waiver of Premium Combined Waiver of Premium Accidental Death Benefit Enhanced Accelerated Benefit Enhanced Guaranteed Insurability Enhanced Paid-Up Additions DuoGuard 10-year Annually Renewable Term Select Security Simplified Insurability Option Exchange of Insureds	Guaranteed Insurance Option-10 Lifetime Paid-Up Additions Waiver of Premium Applicant Waiver of Premium (for ages 0-14) Accidental Death benefit Enhanced Accelerated Benefit 10-Year Annually Renewable Term Select Security Simplified Insurability Option Exchange of Insureds Waiver of Specified Amount
Dividend Options	A,B,C,D,F,G,L,P,Q,R,S,U	A,B,C,D,F,G,L,P,Q,R,S,U	A,B,C,D,F,G,L,P,Q,R,S,U	A,B,C,D,F,G,L,P,Q,R,S,U	A,B,C,D,F,G,L,P,Q,R,S,U
Underwriting: Policy Classes	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Classes 1-16)	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Classes 1-16)	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Classes 1-16)	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard (Classes 1-16)	Preferred Plus NT Preferred NT Non-Smoker Standard (Smoker) Substandard
Sample Premiums: Male, Age 40, Best Class \$1 million	\$17,520	\$15,080	\$12,670	\$21,765	\$34,400
Client Proposals: Navigator Presentations	EABR Policy Summary Cost of Waiting Prepaid Premiums Executive Bonus Policy Comparison	EABR Policy Summary Cost of Waiting Prepaid Premiums Executive Bonus Policy Comparison	EABR Policy Summary Cost of Waiting Prepaid Premiums Executive Bonus Policy Comparison	EABR Policy Summary Prepaid Premiums	N/A