

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 S&P Core, S&P High Cap Participation Rate	100% 100% 60%	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™		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 (DJIA, Bloomberg Barclays Capital US Aggregate Bond Index, EURO STOXX 50® Index, Russell 2000® Index) Alliance True Balance I S&P 500® Index and Bloomberg Barclays US Aggregate RBI® Series I Index	
Index Crediting Strategies	1 Year Point to Point Core Cap 1 Year Point to Point High Cap 1 Year Point to Point Participation 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: Participation Rate Account: S&P Core Cap Account: S&P High Par Account:	Yrs 6+: Current: 0.65%, GTD: 0.25% Yrs 6+: Current: 0.45%, 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%
Loan Interest Rate(s)	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 \$10, 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		6.00% 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 Standard
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 - 85 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 Standard Tobacco Ages 0 - 85 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		BrightLife Protect (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%	Core Account	100%	Core (Select) Account	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 I (S&P 500® Index and Bloomberg Barclays US Aggregate RBl® Series I Index)		S&P 500		S&P 500 Russell 2000 MSCI EAFE		S&P 500	
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* *Applies for both Core and Plus Accounts		1 Year Point to Point Core 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.	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 - 5: No Bonus Years 11 - 15: 0.50% Years 16+: 1.00%	Year 16+	0.25%
Is Bonus Guaranteed?	Yes		No		No		No	
Index Multiplier	None		In year 11+, Multiplier of 10%		None		None	
Fixed Account Rate	Current Guaranteed	4.00% 0.01%	Current Guaranteed	3.75% 2.50%	Current Guaranteed	2.00% 2.00%	Current Guaranteed	2.75% 2.00%
Loan Interest Rate(s)	Standard Loans Index	2.91% 5.00%	Standard Loan Current Guaranteed	5.00% 8% Maximum	Standard Loans Current Guaranteed Alternate	5.00% 8% Maximum	Yrs 1-10 Yrs 11+ Guaranteed 15.00% or less, maximum spread of 1%	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:	2.00% Loan Crediting Rate minus 1.00% Same Holding Account and Segment	Current: Guaranteed:	2.00% Loan Crediting Rate minus 1.00%
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); 6% thereafter Admin charge: 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); 6% thereafter Admin charge: current, non-guaranteed \$10/mo until age 121 0.50% Annual Segment charge on Plus options		Premium charge of 8% (yr 1-2); 6% thereafter Admin charge: current, non-guaranteed \$10/mo until age 121	
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 Lona-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 Lona-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 Livina Benefits Rider Loan Extension Endorsement Long-Term Care Services	No Lapse Guarantee Return of Premium (Death Benefit) 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 40 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		Columbus Life		Global Atlantic	
Product	BrightLife Grow Survivorship		BrightLife Protect Survivorship		Indexed Explorer Plus		Lifetime Builder Elite	
Min Face Amount	\$100,000		\$100,000		\$100,000		\$25,000	
DB Options	\$250,000 if CVPlus is elected Option A: Level Option B: Increasing Option 3: Return of Premium (ROP Rider)		\$250,000 if CVPlus is elected Option A: Level Option B: Increasing Option 3: Return of Premium (ROP Rider)		\$25,000 for Juvenile and Standard Risk Classes Option A: Level Option B: Increasing		Option A: Level Option B: Increasing Option 3: Return of Premium (ROP Rider)	
Participation Rate	Core Account High Par	100% 150% or 200%	Core (Select) Account	100%	Cap Account Uncapped Account	100% 30%	High Par Account All others	200% 100%
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.		None		2% Minimum Guarantee applied every five years, at death, surrender or exchange.	
Market Indices	S&P 500 Russell 2000 MSCI EAFE		S&P 500		S&P 500		S&P 500 Hang Seng	
Index Crediting Strategies	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		1 Year Point to Point 1 Year Monthly Cap 1 Year Multi-Index 1 Year Monthly Average 2 Year Point to Point	
Crediting / Persistency Bonus	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		Year 6+	1.00%
Is Bonus Guaranteed?	No		No		N/A		Yes	
Index Multiplier	None		None		None		None	
Fixed Account Rate	Current Guaranteed	2.00% 2.00%	Current Guaranteed	2.75% 2.00%	Current Guaranteed	4.60% 2.00%	Current Guaranteed	4.05% 2.00%
Loan Interest Rate(s)	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%	Standard Loan Current Guaranteed Participating Loan:	3.85% 2.00% Current: 5.92%, GTD: 8.00%
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%	Standard Loan Current Guaranteed Participating Loans:	2.00% 2.00% 0% or 1%	Standard Loan Current Guaranteed Participating Loan:	3.85% 2.00% Index Credits
Loads/Fees	Premium charge of 8% (yr 1-2); 6% thereafter Admin charge: current, non-guaranteed \$10/mo until age 121 0.50% Annual Segment charge on Plus options		Premium charge of 8% (yr 1-2); 6% thereafter Admin charge: 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		All Years: 6% on all premium All Years Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$8, Current Cost of Insurance	
Surrender Charge Duration	15 Years		15 Years		10 Years		15 Years	
Riders	2% Interest Guarantee Endorsement Cash Value Plus Estate Protection Living Benefits Loan Extension Endorsement No Loose Guarantee Policy Split Option Return of Premium (Death Benefit)		2% Interest Guarantee Endorsement Cash Value Plus Estate Protection Living Benefits Loan Extension Endorsement No Loose 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	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
Guaranteed Income Available?	No		No		No		No	
Details for Guaranteed Income	N/A		N/A		No		No	
Premium Deposit Fund	No		No		No		No	
Death Benefit Guarantees	Lesser of 10 years or Age 90 of younger insured		Lesser of 15 years or Age 90 of younger insured		10 Years		5 Years	
Unisex Rates	Yes		Yes		No		No	
Available Risk Classes	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	Premier Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Rated
Issue Ages	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	Ages 18 - 75 Premier Ages 18 - 85 Preferred Ages 0 - 85 Standard Non-Tobacco	Standard Tobacco

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Global Atlantic		Global Atlantic		Global Atlantic		Global Atlantic	
Product	Lifetime Builder		Lifetime Foundation		Lifetime Provider		Survivorship Builder	
Min Face Amount	\$100,000		\$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% Minimum Guarantee applied every five years, at death, surrender or exchange.		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		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		1 Year Point to Point 1 Year Monthly Cap 2 Year Point to Point	
Crediting / Persistency Bonus	Year 11+	0.60%	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	3.85% 2.00%	Current Guaranteed	3.65% 2.00%	Current Guaranteed	3.65% 2.00%	Current Guaranteed	3.75% 2.00%
Loan Interest Rate(s)	Standard Loan Current Guaranteed Participating Loan:	4.00% 2.00% Current: 4.35%, GTD: 8.86%	Standard Loan Current Guaranteed Participating Loan:	4.00% 2.00% Current: 4.35%, GTD: 8.86%	Standard Loan Current Guaranteed Participating Loan:	4.00% 2.00% Current: 4.35%, GTD: 8.86%	Standard Loan Current Guaranteed Participating Loan:	4.00% 2.00% Current: #.#%, GTD: 8.86%
Interest Credited on Policy Loans	Standard Loan Current Guaranteed Participating Loan:	3.85% 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	Standard Loan Current Guaranteed Participating Loan:	3.75% 2.00% Index Credits
Loads/Fees	All Years: 6% on all premium All Years Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$6, 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 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 Additional Insured Child Term Chronic 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		Ages 18 - 35: 30 Years; Ages 36 - 45: 25 Years; Ages 46 - 55: 20 Years Ages 56 - 65: 15 Years; Ages 66 - 75: 10 Years; Ages 76 - 85: 5 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 iIUL		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	Cap, Uncapped, Plus Capped High Participation Account	100% 160%	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+	0.65%	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	Guaranteed Indexed Account Multiplier A Guaranteed Indexed Account Multiplier will be applied to interest earned in the Index Appreciation Account at the beginning of policy year 6 and continuing through the life of the policy. The multiplier increases the interest earned in each maturing Indexed Segment, as follows: • By 15.00% for Capped S&P 500 Indexed Account • By 5.00% for the High Par Capped Indexed Account, Capped Hang Seng Indexed Account, Plus Capped Indexed Account and the Uncapped 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%
Loan Interest Rate(s)	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: Years 1-10 1.25% Years 11+ 0.00% Guaranteed Loan Spread: Years 1-10 1.25% Years 11+ 0.25% Indexed Loan: Current: 4.25%	Standard Loan Current Loan Spread: Years 1-10 1.25% Years 11+ 0.00% Guaranteed Loan Spread: Years 1-10 1.25% Years 11+ 0.25% Indexed Loan: Current: 4.25%	Standard Loan Current Loan Spread: Years 1-10 1.25% Years 11+ 0.00% Guaranteed Loan Spread: Years 1-10 1.25% Years 11+ 0.25% Indexed Loan: Current: 4.25%	Standard Loan Current Loan Spread: Years 1-10 1.25% Years 11+ 0.00% Guaranteed Loan Spread: Years 1-10 1.25% Years 11+ 0.25% Indexed Loan: Current: 4.25%	Guaranteed: Participating: 6% yrs 1-10; 5% yrs 11-age 100; 3% thereafter Fixed: 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: Years 1-10 1.25% Years 11+ 0.00% Guaranteed Loan Spread: Years 1-10 1.25% Years 11+ 0.25% Indexed Loan: Indexed Credits	Standard Loan Current Loan Spread: Years 1-10 1.25% Years 11+ 0.00% Guaranteed Loan Spread: Years 1-10 1.25% Years 11+ 0.25% Indexed Loan: Indexed Credits	Standard Loan Current Loan Spread: Years 1-10 1.25% Years 11+ 0.00% Guaranteed Loan Spread: Years 1-10 1.25% Years 11+ 0.25% Indexed Loan: Indexed Credits	Standard Loan Current Loan Spread: Years 1-10 1.25% Years 11+ 0.00% Guaranteed Loan Spread: Years 1-10 1.25% Years 11+ 0.25% Indexed Loan: Indexed Credits	Participating: Same as credited to Account Value (1% Guaranteed) Fixed: 2% all years	
Loads/Fees	Premium Charge: 7% year 1; 6% year 2-10; 2% years 11+ Admin Charge: \$10 per month		35% yrs 1-10, 32% yrs 11+ \$15/mo charge Plus monthly admin and COI's		35% yrs 1-10, 32% yrs 11+ \$15/mo charge Plus monthly admin and COI's		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 High Early Cash Value Long Term Care Overloan Protection Return of Premium (Death Benefit) Vitality Program (Healthy Enamnt) 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		Lincoln Financial		Mutual of Omaha		Mutual of Omaha		
Product	WealthAdvantage IUL		WealthPreserve Survivorship IUL		Income Advantage IUL		Life Protection Advantage 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 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing		
Participation Rate	Capped Account Uncapped Account High Participation Account	100% 53.00% 140%	Capped Account Uncapped Account High Participation Account	100% 58.00% 140%	Core Capped Account High Par Account Uncapped Account	100% 140% 65%	Core Capped Account High Par Account Uncapped Account	100% 140% 65%	
Floor	1%		1%		0%		0%		
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 UnCapped 1 Year High Participation		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		
Crediting / Persistency Bonus	Year 16+	0.55%	None		None		None		
Is Bonus Guaranteed?	Yes		NA		NA		NA		
Index Multiplier	None		None		None		None		
Fixed Account Rate	Current Guaranteed	3.00% 1.00%	Current Guaranteed	3.00% 1.00%	Current Guaranteed	3.25% 2.00%	Current Guaranteed	3.00% 2.00%	
Loan Interest Rate(s)	Guaranteed: Participating: 6% yrs 1-10; 5% yrs 11-age 121; 3% thereafter Fixed: 4% yrs 1-10; 3% thereafter		Guaranteed: Participating: 6% yrs 1-10; 5.5% yrs 11-younger insured's age 121; 3% thereafter Fixed: 3% yrs 1-10; 2% thereafter		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%; GTD: 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%; GTD: 6.00%
Interest Credited on Policy Loans	Participating: Same as credited to Account Value (1% Guaranteed) Fixed: 2% all years		Participating: Same as credited to Account Value (1% Guaranteed) Fixed: 2% all years		Standard Current: Guaranteed: Participating Loans: Index Credits		2.00% 2.00% Index Credits	Standard Current: Guaranteed: Participating Loans: Index Credits	2.00% 2.00% Index Credits
Loads/Fees	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		Premium Load - 6.0% All Years Years 1-10 Monthly Expense Charge per \$1,000 Monthly Admin Fee maximum \$15, Current Cost of Insurance		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		
Surrender Charge Duration	9 Years		15 Years		14 Years		14 Years		
Riders	Accidental Death Benefit Child Term Critical Illness Exchange of Insureds Guaranteed Insurability LifeEnhance Chronic Illness Other Insured Term Overloan Protection	Primary Insured Term Waiver of Monthly Deductions Waiver of Specified Premium	Accelerated Benefits with First Death Accelerated Benefits with no First Extended No-Lapse Minimum LifeEnhance Chronic Illness Overloan Protection Survivorship Term		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	
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	10 Years		10 Years		Ages 0 - 75: 10 Years; Ages 76 - 79: to Age 85; Ages 80+: 5 Years		No Lapse to age 85		
Unisex Rates	Yes		Yes		Yes		Yes		
Available Risk Classes	Preferred Plus Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Rated	Preferred NT Standard NT	Standard Tobacco Rated	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	
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 Ages 20 - 85 Standard NT	Tobacco	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		

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	National Life Group		National Life Group		National Life Group		National Life Group	
Product	FlexLife II		PeakLife		SecurePlus Provider		LifeCycle Solution Survivorship	
Min Face Amount	\$25,000		\$1,000,000		\$25,000		\$250,000	
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	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%	Cap Account Participation Account No Cap Point to Average	100% 110% 25% 30%	Cap Account Uncapped Participation Account	100%/140% 60%/120%
Floor	0%		0%		0%		0%	
Minimum Account Value Guarantee	2.50% upon death or full surrender		None		2.00% upon death or full surrender		2.50% upon death or full surrender	
Market Indices	S&P 500 MSCI Emerging Markets Index		S&P 500 MSCI Emerging Markets Index		S&P 500 MSCI Emerging Markets Index		S&P 500 MSCI Emerging Markets Index	
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 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	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.	Year 11+	1.25%	Year 11+	0.35%
Is Bonus Guaranteed?	Yes		Yes		No		No	
Index Multiplier	None		None		None		None	
Fixed Account Rate	Current Guaranteed	3.25% 2.50%	Current Guaranteed	3.25% 1.00%	Current Guaranteed	2.75% 2.00%	Current Guaranteed	3.25% 2.50%
Loan Interest Rate(s)	Participating Variable Loans: 4.30% Standard Loan: 4.30% Participating Fixed Loans: Current: 5.00%, set at policy issue		Participating Variable Loans: 4.30% Standard Loan: 4.30% Participating Fixed Loans: Current: 5.00%, set at policy issue		Participating Variable Loans: 4.30% Standard Loan: 4.30%		Participating Variable Loans: 4.30% Standard Loan: 4.30%	
Interest Credited on Policy Loans	Participating Variable Loans: Index Credits Standard Loan: Yrs 1-10: Loan rate less 0.50% Yrs 11+: Equals Loan Rate Participating Fixed Loans: Current: Lesser of illustrated rate or 6%		Participating Variable Loans: Index Credits Standard Loan: Yrs 1-10: Loan rate less 0.50% Yrs 11+: Equals Loan Rate Participating Fixed Loans: Current: Lesser of illustrated rate or 6%		Participating Variable Loans: Index Credits Standard Loan: Yrs 1-10: Loan rate less 0.50% Yrs 11+: Equals Loan Rate		Participating Variable Loans: Index Credits Standard Loan: Yrs 1-10: Loan rate less 0.50% Yrs 11+: Equals Loan Rate	
Loads/Fees	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		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	
Surrender Charge Duration	10 Years		10 Years		10 Years		10 Years	
Riders	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	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	Survivor Protection Systematic Allocation	Survivor Protection Systematic Allocation
Guaranteed Income Available?	Yes		Yes		Yes		No	
Details for Guaranteed Income	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		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	
Premium Deposit Fund	Yes		Yes		Yes		Yes	
Death Benefit Guarantees	None		None		5 Years		None	
Unisex Rates	No		No		No		No	
Available Risk Classes	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)	Preferred NT Verified Standard NT Express Standard NT	Preferred Tobacco Standard Tobacco	Elite Non-Smoker Preferred NT Standard NT	Preferred Smoker Standard Smoker Uninsurable
Issue Ages	Ages 20 - 75 Elite Preferred Ages 20 - 85 Preferred NT Select NT Standard NT Ages 0 - 85 Express NT 1 & 2	Preferred Tobacco Select Tobacco Standard Tobacco	Ages 18 - 75 Elite Preferred Ages 18 - 85 Preferred NT Select NT Verified Standard NT	Preferred Tobacco Verified Standard Tobacco	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

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Nationwide		Nationwide		Nationwide		North American	
Product	YourLife Indexed UL		YourLife Indexed UL Accumulator		YourLife Indexed UL Protector		Rapid Builder IUL	
Min Face Amount	\$100,000		\$100,000		\$100,000		\$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 (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% 100%	All Options	100%	Annual Point to Point Monthly Average	100% 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) MSCI EAFE		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 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		One Year Point to Point Cap with Multiplier One Year Monthly Average with Multiplier		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		No		N/A		Yes	
Index Multiplier	None		Policy Years 1+	15% Account Interest Multiplier	Policy Years 1+	15% 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		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		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	3.25% 2.00%	Current Guaranteed	3.25% 2.00%	Current Guaranteed	3.75% 1.50%
Loan Interest Rate(s)	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%, GTD: 8.00%	Standard Current: Guaranteed:	Year 1 - 10: 3.90%, Years 11+: 3.00% Year 1 - 10: 3.90%, Years 11+: 3.25%	Standard Current & Guaranteed	4.50%	2.75 in years 1-5; 1.50 in years six on Variable loans: Current 4.0% Guaranteed 6.0%	
Interest Credited on Policy Loans	Current: Guaranteed:	3.00% 2.00%	Current: Guaranteed:	3.00% 2.00%	Current: Guaranteed:	3.00% 2.00%	Standard loans: Variable Loans:	1.50% Index Credits
Loads/Fees	Premium Charge - 6% Monthly Policy Fee - \$10 Monthly Charge per \$1,000, current COL 15 Years up to issue age 65; Declining to 10 years for issue ages 70+		Premium Charge - 8% Year 1; 6% Year 2+ Monthly Policy Fee - \$10 Monthly Charge per \$1,000, current COL 10 Years		Premium Charge - 12% Year 1; 6% Year 2+ Monthly Policy Fee - \$10 Monthly Charge per \$1,000, current COL 15 Years up to issue age 65; Declining to 10 years for issue ages 70+		Monthly Administrative fee: \$8.00 Monthly unit expense charge % of account value charge: 0.033% monthly in yrs 1-10 14 Years	
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 Additional Term Insurance Child Rider Conditional Return of Premium Extended Death Benefit Guarantee Lona 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 Lona Term Care 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 Death Benefit Guarantee Lona 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	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		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 Xelerator (PDX)	
Min Face Amount	\$25,000		\$25,000		\$200,000		\$50,000	
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: Five Year High Par: All Others:	140% 105% 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 Multi-Index Group		S&P 500 NASDAQ 100 MidCap 400 Russell 2000 EuroSTOXX 500 Multi-Index Group		S&P 500 NASDAQ 100 MidCap 400 Russell 2000 EuroSTOXX 500 Multi-Index 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 No Cap Two Year Point to Point Five Year Point to Point High Cap	
Crediting / Persistency Bonus	Year 11+	0.75%	Year 11+	0.75%	Year 11+	0.75%	Fixed Account: Year 3+: Index Account:	Formula Driven Applied on each Indexed Account Segment
Is Bonus Guaranteed?	Yes		Yes		Yes		No	
Index Multiplier	Policy Years 6+	10% Account Interest Multiplier	Policy Years 6+	10% Account Interest Multiplier	Policy Years 6+	10% Account Interest Multiplier	None	
	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% 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% 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	3.75% 1.50%	Current Guaranteed	3.75% 1.50%	Current Guaranteed	3.75% 3.00%	Current Guaranteed	3.50% 2.00%
Loan Interest Rate(s)	2.75 in years 1-5; 1.50 in years six on Variable loans: Current 4.0% Guaranteed 6.0%		Current: 2.75% in years 1-5; 1.50% in years 6+ Variable loans: Current 4.0% Guaranteed 10.0%		Current 4.25% in years 1-5; 3.0% in years six on Max. rate in years 1-5 is 6.0% Variable loans: Current 4.0% Guaranteed 10.0%		Standard Loans: Current - Guaranteed: Alternate Loan: Current - Will never exceed Guaranteed. Guaranteed - 7.50%	2.25% 2.00%
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 Current Guaranteed:	2.25% 2.25% Subject To Change 7.50%
Loads/Fees	Monthly Administrative fee: \$8.00 Monthly unit expense charge Premium load for non-smokers in years 1-10: 5.0%		Monthly Administrative fee: \$8.00 Monthly unit expense charge Premium load for non-smokers in years 1-10: 5%		Monthly administrative fee: \$7.00 Monthly unit expense charge Premium load: 7%		Monthly administrative fee: \$7.50 Premium load: 5.90% Monthly unit expense charge, \$24.50 + per \$1,000 of coverage	
Surrender Charge Duration	15 Years		15 Years		20 Years		10 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 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
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 Juvenile
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 Ages 0 - 17 Juvenile	Preferred Tobacco Standard Tobacco

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Pacific Life		Pacific Life		Pacific Life		Pacific Life	
Product	Pacific Indexed Accumulator		Pacific Indexed Accumulator II NY		Pacific Indexed Estate Preserver		Pacific Indexed Performer LT 2	
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%	140% 105% 100%	One Year High Par: All Others:	140% 100%	One Year High Par: Five Year High Par: All Others:	140% 105% 100%	One Year High Par: Five Year High Par: All Others:	140% 105% 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 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	
Crediting / Persistency Bonus	None		None		None		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	
Is Bonus Guaranteed?	N/A		N/A		N/A		No	
Index Multiplier	None		None		None		None	
Fixed Account Rate	Current Guaranteed	3.65% 2.00%	Current Guaranteed	4.25% 2.00%	Current Guaranteed	3.65% 2.00%	Current Guaranteed	3.65% 2.00%
Loan Interest Rate(s)	Standard Loans: Current - Guaranteed: Alternate Loan: Current - Will never exceed Guaranteed. Guaranteed - 7.50%	2.25% 2.00%	Standard Loans: Current - Guaranteed:	2.25% 2.00%	Standard Loans: Current - Guaranteed: Alternate Loan: Current - Will never exceed Guaranteed. Guaranteed - 7.50%	2.25% 2.00%	Standard Loans: Current - Guaranteed: Alternate Loan: Current - Will never exceed Guaranteed. Guaranteed - 7.50%	2.25% 2.00%
Interest Credited on Policy Loans	Standard loans: Current - Guaranteed: Alternate Loan Current Guaranteed:	2.25% 2.25% Subject To Change 7.50%	Standard loans: Current - Guaranteed:	2.25% 2.25%	Standard loans: Current - Guaranteed: Alternate Loan Current Guaranteed:	2.25% 2.25% Subject To Change 7.50%	Standard loans: Current - Guaranteed: Alternate Loan Current Guaranteed:	2.25% 2.25% Subject To Change 7.50%
Loads/Fees	Monthly administrative fee: \$10.00 Premium load: 6.00% 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		Monthly administrative fee: \$7.50 Premium load: 5.90% Monthly Charge per \$1,000, current COI	
Surrender Charge Duration	10 Years		10 Years		10 Years		10 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% 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	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
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		Up to 20 Year Guarantee Available		Lifetime of Younger Insured Guarantee Available		Lifetime 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	Preferred NT Standard NT	Standard Tobacco	Super Preferred NT Preferred Plus NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Juvenile
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 20 - 75 Super Preferred NT Preferred Plus NT Ages 20 - 85 Preferred NT Ages 20 - 90 Standard NT Ages 0 - 19 Juvenile	Preferred Tobacco	Ages 18 - 80 Preferred NT Ages 20 - 85 Standard NT	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

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Pacific Life		Principal		Principal		Protective	
Product	Pacific Indexed Protector		Indexed Universal Life Accumulation		Indexed Universal Life Flex		Indexed Choice UL	
Min Face Amount	\$50,000		\$50,000		\$100,000		\$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	
Participation Rate	One Year High Par: Five Year High Par: All Others:	140% 105% 100%	S&P 500 Price Return S&P Total Return	100% 110%	S&P 500 Price Return S&P Total Return	100% 110%	Cap Account	100%
Floor	0%		0% (current and guaranteed)		0% (current and guaranteed)		0%	
Minimum Account Value Guarantee	None		None		None		None	
Market Indices	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)		S&P 500	
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 Average		One Year Point to Point Cap One Year Point to Point Average		One Year Point to Point Cap	
Crediting / Persistency Bonus	Fixed Account: Year 11+: Index Account:	Formula Driven Function of Fixed Account Bonus and option budget rate	Year 11+	0.25%		None		None
Is Bonus Guaranteed?	No		No		NA		NA	
Index Multiplier	None		None		None		None	
Fixed Account Rate	Current Guaranteed	3.65% 2.00%	Current Guaranteed	4.50% 2.00%	Current Guaranteed	4.50% 2.00%	Current Guaranteed	3.75% 1.00%
Loan Interest Rate(s)	Standard Loans: Current - Guaranteed: Alternate Loan: Current - Will never exceed Guaranteed, Guaranteed - 7.50%	2.25% 2.00%	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%	Current: Guaranteed: All loans are participating loans	4.81% 8.00%
Interest Credited on Policy Loans	Standard loans: Current - Guaranteed: Alternate Loan Current Guaranteed:	2.25% 2.25% Subject To Change 7.50%	Standard All Years Alternate	3.00% Current, 2.00% Guaranteed Index Credits	All Years Current and Guaranteed, Traditional Loans Only	2.00%	Participating Loans: All loans are participating loans	Index Credits
Loads/Fees	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+, Gld: 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% gld.) / 13% above target (15% gld.) Monthly Admin: \$7.50 (\$10.00 gld.) Per \$1K of face charge: varies		8% premium expense charge yrs 1-10; 4% thereafter (except in CA & FL - 25% thereafter); Monthly COI charge	
Surrender Charge Duration	20 Years		10 years		19 years		14 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	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 (business use only) Waiver of Monthly Deductions		Accidental Death Benefit Child Term Disability Benefit Rider ExtendCare Rider Income Provider Option 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		No		No		No	
Death Benefit Guarantees	Lifetime Guarantee Available		10 year no lapse guarantee		The lesser of 25 years or age 90 with rider		Lifetime Guarantee Available	
Unisex Rates	Yes		Yes		Yes		No: Exception - MI Cases	
Available Risk Classes	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	Select Preferred NT Preferred 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 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 ENLG Rider - Max Issue Age: 80		Ages 0 - 75 Standard NT Ages 18 - 75 All other classes	

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Prudential		Securian Financial		Securian Financial		Securian Financial	
Product	PruLife® Index Advantage		Orion IUL		Eclipse IUL		Eclipse Protector IUL	
Min Face Amount	\$100,000		Ages 0-54: \$50,000 Ages 55+: \$100,000		\$100,000		\$100,000	
DB Options	Option 1: Level Option 2: Increasing Option 3: Return of Premium		Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing Option 3: Sum of Premiums		Option 1: Level Option 2: Increasing Option 3: Sum of Premiums	
Participation Rate	Cap Multiplier and Uncapped	100%	S&P 500: 100% Blended Index: 100% 1 yr S&P Low Volatility: 90% S&P High Cap: 100%	2 yr S&P Low Volatility: 115% S&P 500 w/multiplier: 100% +10% multiplier	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	0%		S&P 500 w/ Multiplier: 1% All Other Accounts: 0%		0%		0%	
Minimum Account Value Guarantee	None		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 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	One Year Point to Point Cap One Year Point to Point Multiplier One Year Point to Point Uncapped		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		1 Year Point to Point		1 Year Point to Point	
Crediting / Persistency Bonus	Year 11+	20% of any index interest credited to a qualifying policy	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.	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?	Yes		No		No		No	
Index Multiplier	Multiplier of 1.15 applicable to the Indexed Account with Multiplier		10% Multiplier - Provides additional crediting when the indexed account has a positive index credit on the segment date.		None		None	
Fixed Account Rate	Current Guaranteed	3.90% 1.00%	Current Guaranteed	3.75% 2.00%	Current Guaranteed	3.75% 2.00%	Current Guaranteed	3.00% 2.00%
Loan Interest Rate(s)	Years 1 - 10 Years 11+ Preferred Loans Guaranteed after Year 10	4.00% 3.05%	Indexed Variable Fixed	5.00% 4.50% 4.00%	Indexed Variable Fixed	5.00% 4.50% 4.00%	Variable Fixed	4.5% 5.0%
Interest Credited on Policy Loans	All Years	3.00%	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%		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	3.75% Premium Expense Charge Monthly Admin Fee current \$12, Current Cost of Insurance Asset-Based Charge 0.75%		7% of premiums (Max); \$12/mo policy fee (max) Plus COIs		7% of premiums (Max); \$12/mo policy fee (max) Plus COIs		7% of premiums (Max); \$8.33/mo policy fee (max) Plus COIs	
Surrender Charge Duration	15 Years		10 Years		10 Years		15 Years	
Riders	Accidental Death Benefit Benefit Access Child Term Enhanced Disability High Early Cash Value Livina Needs Benefit Overloan Protection		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	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	Inflation Agreement Performance DB Guarantee Premium Deposit Acct Term Insurance Terminal Illness Waiver of Month Deductions Waiver of Specified Premium
Guaranteed Income Available?	No		Yes with Guaranteed Income Agreement		Yes with Guaranteed Income Agreement		No	
Details for Guaranteed Income	N/A		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.		Guarantees an income stream for life, 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	
Premium Deposit Fund	Yes - State Specific		Yes		Yes		Yes	
Death Benefit Guarantees	Earlier of 20 Years or Age 70; At least 10 Years		None		None		Up to Lifetime with Performance Death Benefit Guarantee Agreement. (Dial-a-guarantee)	
Unisex Rates	No		Yes		Yes		Yes	
Available Risk Classes	Preferred Best Preferred NT Non-Tobacco Plus Standard NT	Preferred Tobacco Standard Tobacco	Preferred Select NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Rated	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
Issue Ages	Ages 18 - 85 All Classes Available Ages 15 - 17 Standard NT Ages 0 - 14 Standard NT	Standard Tobacco	Ages 0 - 80 All Classes		Ages 0 - 85 All Classes		Ages 0 - 85 All Classes	

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Securian Financial		Securian Financial		Securian Financial		Symetra	
Product	Eclipse Survivor IUL		Eclipse Survivor Pro IUL		Omega Builder		Accumulator IUL 1.0	
Min Face Amount	\$200,000		\$200,000		\$100,000		\$100,000	
DB Options	Option 1: Level Option 2: Increasing Option 3: Sum of Premiums		Option 1: Level Option 2: Increasing Option 3: Sum of Premiums		Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing Option 3: Return of Premium	
Participation Rate	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%	S & P Point to Point JPMorgan Annual Point to Point JPM Two Year	100% 130% 140%
Floor	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% Available upon surrender of the contract	
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 JPMorgan EFT Efficient 5 Blended	
Index Crediting Strategies	1 Year Point to Point		1 Year Point to Point		1 Year Point to Point		One Year Point to Point Cap Two Year Point to Point Cap	
Crediting / Persistency Bonus	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.		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 1.5%.	
Is Bonus Guaranteed?	No		No		No		Yes	
Index Multiplier	None		None		None		None	
Fixed Account Rate	Current Guaranteed	3.75% 2.00%	Current Guaranteed	3.00% 2.00%	Current Guaranteed	3.75% 2.00%	Current Guaranteed	3.50% 1.00%
Loan Interest Rate(s)	Indexed Variable Fixed	5.00% 4.50% 4.00%	Variable Fixed	4.5% 5.0%	Indexed Variable Fixed	5.00% 4.50% 4.00%	Standard Loans Years 1 - 10 Years 11+ Participating	4.25% 4.00% 6.00% (Current & Guaranteed)
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+: 3.90%		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%		Standard Loans Years 1 - 10 Years 11+ Participating	
Loads/Fees	7% of premiums (Max); \$30/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		Monthly administrative fee: \$10 Premium load: Varies by policy Monthly Charge per \$1,000, current COI	
Surrender Charge Duration	10 Years		15 Years		10 Years		10 Years	
Riders	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	Business Continuation Chronic Illness Corporate Values Enhancement High Early Cash Value Exchange of Insureds Guaranteed Income Guaranteed Insurability Inflation Agreement	Premium Deposit Acct Spread Death Benefit Surrender Value Enhancement Term Insurance Terminal Illness Waiver of Monthly Deductions Waiver of Specified Premium	Charitable Giving Chronic Illness Chronic Illness Plus Overloan Protection Supplemental Protection Rider Surrender Value Enhancement Terminal Illness	
Guaranteed Income Available?	No		No		Yes with Guaranteed Income Agreement		No	
Details for Guaranteed Income	N/A		N/A		Guarantees an income stream for life, 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	
Premium Deposit Fund	Yes		Yes		Yes		Yes	
Death Benefit Guarantees	None		Up to Lifetime with Performance Death Benefit Guarantee Agreement. (Dial-a-guarantee)		None		20 year no lapse guarantee	
Unisex Rates	Yes		Yes		Yes		No	
Available Risk Classes	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 Standard NT	Preferred Tobacco Standard Tobacco Rated	Super Preferred Preferred NT Standard Plus Standard NT	Preferred Tobacco Standard Tobacco
Issue Ages	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	Ages 0 - 85 All Classes		Ages 20 - 80 Super Preferred Ages 20 - 85 Preferred NT Standard Plus Standard NT	Preferred Tobacco Standard Tobacco

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Transamerica		Voya Financial®		Voya Financial®		Voya Financial®	
Product	Financial Freedom IUL		Voya IUL - Global Choice		Voya IUL - Global		Voya IUL - Accumulator	
Min Face Amount	\$25,000		\$50,000		\$100,000		\$50,000	
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	Global Index S&P 500 Index	100% 100%	1-Year S&P 500 Annual Point to Point 2-Year Global Index 5-Year Global Index	100% 65% 90%	5-Year Global Index	85%	1-Year S&P 500 Annual Point to Point 1-Year S&P 500 Annual Pt to Pt High Pa	100% 140%
Floor	0.75%		0%		1%		0%	
Minimum Account Value Guarantee	None		Alternate guaranteed account value with a 1% minimum interest guarantee. If greater than the policy's account value, the alternate guaranteed account value is used in the benefits calculation only at the time of death or surrender.		None		Alternate guaranteed account value with a 2% minimum interest guarantee. If greater than the policy's account value, the alternate guaranteed account value is used in the benefits calculation only at the time of death or surrender.	
Market Indices	Global Index S&P 500 Index		Global (S&P 500, EURO STOXX, Hang Seng) S&P 500		Global (S&P 500, EURO STOXX, Hang Seng)		S&P 500	
Index Crediting Strategies	One Year Point to Point		One Year Point to Point Cap 2-Year Global Index uncapped 5-Year Global Index uncapped		5-Year Global Index uncapped		One Year Point to Point Cap One Year Point to Point High Par	
Crediting / Persistency Bonus	None		None		None		Year 11+	0.25%
Is Bonus Guaranteed?	NA		NA		NA		No	
Index Multiplier	None		Begins Policy Year 11 End at earlier of Year 40 or age 85 • 10% enhancement on index credits paid on the 2 Year Global Indexed Strategy • 20% enhancement on index credits paid on the 5 Year Global Indexed Strategy Enhancement is not Guaranteed		None		None	
Fixed Account Rate	Current Guaranteed	3.50% 2.00%	Current Guaranteed	4.25% 2.00%	Current Guaranteed	4.25% 2.00%	Current Guaranteed	4.25% 2.00%
Loan Interest Rate(s)	Years 1 - 10 Years 11+	2.75% 2.00%	Traditional vs 1-10 Traditional vs 11+ Select Loan	2.75% 2.00% 6.00%	Traditional vs 1-10 Traditional vs 11+	2.75% 2.00%	Traditional vs 1-10 Traditional vs 11+ Select Loan	2.75% 2.00% 6.00%
Interest Credited on Policy Loans	All Years	2.00%	Traditional Loan Select Loan	2.00% depends on the index	Traditional Loan	2.00%	Traditional Loan Select Loan	2.00% Depends on the index
Loads/Fees	Premium expense charge is 4.0% Monthly policy fee = \$10 Index account monthly charge is .06% (.72% annually)		Premium expense charge 10% first year, 6% thereafter; \$20/month, plus monthly admin and COI's		Premium expense charge 10% first year, 5% thereafter; \$20/month, plus monthly admin and COI's		Premium expense charge 10% first year, 5% thereafter; \$20/month, plus monthly admin and COI's	
Surrender Charge Duration	15 Years		9 years		9 years		15 years	
Riders	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	Accidental Death Benefit Adjustable Term Chronic Illness Other Insured Overloan Protection Premium Deposit Acct Waiver of Monthly Deductions Waiver of Specified Premium	Waiver of Surrender Charge	Accidental Death Benefit Adjustable Term Chronic Illness Other Insured Overloan Protection Premium Deposit Acct Waiver of Monthly Deductions Waiver of Specified Premium	Waiver of Surrender Charge	Accidental Death Benefit Adjustable Term Chronic Illness Other Insured Overloan Protection Premium Deposit Acct 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		Yes - 3.00% current rate		Yes - 3.00% current rate		Yes - 3.00% current rate	
Death Benefit Guarantees			None		None		None	
Unisex Rates			Yes		Yes		Yes	
Available Risk Classes	Preferred Elite NT Preferred Plus NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco Juvenile	Super Pref NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco	Super Pref NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco	Super Pref NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco
Issue Ages	Ages 0-17 Juvenile Ages 18 - 70 All Classes Ages 18-75 Preferred NT / Preferred Tobacco Ages 18 - 85 Standard NT / Standard Tobacco		Ages 14-80 Super Preferred Ages 14-85 Preferred NT Ages 0 - 90 Standard NT Ages 16 - 90 Standard Tobacco	Preferred Tobacco	Ages 16-80 Super Preferred Ages 16-85 Preferred NT Ages 0 - 90 Standard NT Ages 16 - 90 Standard Tobacco	Preferred Tobacco	Ages 16-80 Super Preferred Ages 16-85 Preferred NT Ages 0 - 90 Standard NT Ages 16 - 90 Standard Tobacco	Preferred Tobacco

INDEXED UNIVERSAL LIFE PRODUCT FEATURES

Carrier Name	Voya Financial®		Zurich		Zurich	
Product	Voya IUL - Protector		Accumulation IUL		Value Index UL	
Min Face Amount	\$50,000		\$250,000		\$250,000	
DB Options	Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing		Option 1: Level Option 2: Increasing	
Participation Rate	Cap Account	100%	Cap Account	100%	Cap Account	100%
Floor	0%		0%		Core Cap Account	1%
					All others	0%
Minimum Account Value Guarantee	Alternate guaranteed account value with a 2% minimum interest guarantee. If greater than the policy's account value, the alternate guaranteed account value is used in the benefits calculation only at the time of death or surrender.		None		None	
Market Indices	S&P 500		S&P 500 Russell 2000 MSCI EAFE		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	
Crediting / Persistency Bonus	None		Year 10+	12.00%	Year 11+	0.25%
Is Bonus Guaranteed?	NA		Yes		No	
Index Multiplier	None		None		None	
Fixed Account Rate	Current Guaranteed	4.25% 2.00%	Current Guaranteed	3.00% 2.00%	Current Guaranteed	3.00% 2.00%
Loan Interest Rate(s)	Traditional yrs 1-10 Traditional yrs 11+ Select Loan	2.75% 2.00% 6.00%	Standard Yrs 1-10 Standard Yrs 11+ Variable Loan	5.00% 4.00% Rate Determined by a separate index	Standard Loans	5% Year 1 - 9, 4% Years 10+
Interest Credited on Policy Loans	Traditional Loan Select Loan	2.00% Depends on the index	Standard Yrs 1-10 Standard Yrs 11+ Variable Loan	4.00% 4.00% Interest Based on distribution of underlying policy value	Standard Loans: 4.00%	
Loads/Fees	Premium expense charge 10% first year, 5% thereafter; \$20/month, plus monthly admin and COI's		Expense charge per policy - \$25 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 - 7.50% Monthly Charge per \$1,000, current COI	
Surrender Charge Duration	20 years		14 Years		14 Years	
Riders	Accidental Death Benefit Adjustable Term Chronic Illness Other Insured Overloan Protection Premium Deposit Acct Waiver of Monthly Deductions Waiver of Specified Premium		Chronic Illness Terminal Illness Overloan Protection		Chronic Illness Lapse Protection Period Extension Overloan Protection Terminal Illness	
Guaranteed Income Available?	No		No		No	
Details for Guaranteed Income	N/A		N/A		N/A	
Premium Deposit Fund	Yes - 3.00% current rate		No		No	
Death Benefit Guarantees	None		10 year no lapse guarantee		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	
Available Risk Classes	Super Pref NT Preferred NT Standard NT	Preferred Tobacco Standard Tobacco	Preferred Best Preferred NT Standard Plus Standard NT	Preferred Tobacco Standard Tobacco Rated up to Table 16	Preferred Best Preferred NT Standard Plus Standard NT	Preferred Tobacco Standard Tobacco Rated up to Table 16
Issue Ages	Ages 16-80 Super Preferred Ages 16-85 Preferred NT Ages 0 - 90 Standard NT Ages 16 - 90 Standard Tobacco	Preferred Tobacco	Ages 18 - 85 Preferred Best NT Preferred NT Standard Plus Standard NT	Preferred Tobacco Standard Tobacco	Ages 18 - 85 Preferred Best NT Preferred NT Standard Plus Ages 0 - 85 Standard Non-Tobacco	Preferred Tobacco Standard Tobacco