| | Â | | • | | | | A 111 | |
|-------------------------------------|--|--|--|--|---|--|--|---|
| Carrier Name Product | A Max Accu | | | IG L (NY Only) | | IG Protector | | ianz ro+ IUL |
| Min Face Amount | | ,000 | | 0,000 | | ,000 | | 0,000 |
| DB Options | Option Option 2: | 1: Level Increasing | | 1: Level Increasing | Option Option 2: | 1: Level Increasing | Option 2: | n 1: Level : Increasing um 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% | 0.2 | 25% | 0 | % | 1.0 | 10% |
| Minimum Account Value Guarantee | Nc | ne | NC | ne | Nc | one | Nc | one |
| 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 Blended Index (D.J.A, Bloomberg Barcl EURO STOXX 500 Index, Russell 2000® I Alliance True Balance (S&P 5000 Inde Aggregate RBI® Series I Index) | lays Capital US Aggregate Bond Index, 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% | Yeorll+ | Interest earned multiplied by 15%, capped at 1.00% |
| Is Bonus Guaranteed? | Y | es | Y | es | Yes - 0.75% Guaranteed | l on all strategies Year 6+ | Multiplier rate guara | nteed for life of policy |
| Index Multiplier | Nc | ne | Nc | ne | Nc | one | Yes Any Earned Interest is multiplied b | Year 11+ by 15% for the life of of the policy. |
| Fixed Account Rate | Current Guaranteed | 2.90% 2.00% | Current Guaranteed | 2.40% | Current Guaranteed | 2.90% 2.00% | Current | 4.00% 0.01% |
| Loan Interest Rate(s) | Standard Loans: 3.00% Participating Loans: 5.00% | 2.00% | Standard Loans: 4.00% Choice Loans: 6.00% | 2.00% | Standard Loans: 3.00% Participating Loans: 5.00% | 2.00% | Guaranteed Standard Loans Index | 2.91% 5.00% |
| Interest Credited on Policy Loans | Standard Loans: 2.00% Preferred Loans: Equal to credited rate Participating Loans: Based off index pe | erformance | 7.25% on Choice Loans 2.65% on Declared Interest Account | | Standard Loans: 2.00% Preferred Loans: Equal to credited rate Participating Loans: Based off index pe | erformance | 2% Current | |
| Loads/Fees | Vary by gender, issue age, UW class an Year Monthly Expense Charge per \$1,0 Monthly Admin Fee maximum \$10, Cur | nd policy year. Current Max is 18%. 15 100 rent Cost of Insurance | Years 1-5: 12%; Years 6-10: 7.5%; Years Years 1-5 Monthly Expense Charge per Monthly Admin Fee maximum \$10, Cur | \$1,000 | Vary by gender, issue age, UW class ar Year Monthly Expense Charge per \$1,0 Monthly Admin Fee maximum \$10, Cur | nd policy year. Current Max is 12%. 15 100 rent Cost of Insurance | 6.00% of all premiums Years 1-5 Monthly Expense Charge per Monthly Admin Fee maximum \$7.50, C | r \$1,000 Current Cost of Insurance |
| Surrender Charge Duration Riders | 14 Y | | | 'ears | | ears | | Years |
| | Accelerated Access Solution Accidental Death Benefit Child ferm Income For Life Overtoan Protection Select Income Rider Soouse / Other Insured Terminal Illness | Waiver of Monthly Deductions Waiver of Specified Premium | Accelerated Access Solution Accidental Death Benefit Child Term Overloan Protection Socuse / Other Insured Terminal Illness Waiver of Monthly Deductions | | Accelerated Access Solution Accidental Death Benefit Child Term Lifestvle 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 Canvertible Term Rider Enhanced Liquidity Rider Other Insured Rider Overloan Protection Terminal Illness | Waiver of Specified Premium |
| Guaranteed Income Available? | Y | es | N | lo | 1 | 10 | <u> </u> | No |
| Details for Guaranteed Income | Annuitizes the CV, | guaranteed to 120 | | | | | Ν | √A |
| Premium Deposit Fund | N | lo | Ν | lo | N | lo | Y | /es |
| Death Benefit Guarantees | Lesser of 20 years or age 75 | , not to be less than 10 years | Later of the end of fifth poli | icy year or attained age 85. | Guarantee | s to Age 100 | 10 Year C | Guarantee |
| Unisex Rates | | es | | es | | es | | 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 - 85 Preferred 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 |

| | | | | VERJAL LIFE FROD | | | | |
|--|---|--|---|---|---|---|--|---|
| Carrier Name | Allie | | A | | | XA | | XA |
| Product | Life Pro | | IUL Pr \$50 | ,000 | BrightLit \$50 | 000 | \$50 | (CA and NY Only) 0,000 |
| Min Face Amount | \$200 Option |),000 | \$250,000 if CV Option | Plus is elected | \$250,000 if CV | /Plus is elected 1: Level | | /Plus is elected 1: Level |
| DB Options | Option 2: Option 3: Retu | Increasing Im of Premium | Option 2: Option 3: Return of F | Increasing | | Increasing | Option 2: Option 3: Return of | Increasing Premium (ROP Rider) |
| Participation Rate | Bloomberg - 140% Blended Index - 140% | Cap Accounts - 100% | Core Account | 100% | Core Account | 100% | Core (Select) Account | 100% |
| Floor | 0.1 | 0% | 0 | % | O | % | (|)% |
| Minimum Account Value Guarantee | No | ne | 2.50% Minimum Guarantee applied ev exchange. | ery ten years, at death, surrender or | 2% Minimum Guarantee applied every exchange. | r ten years, at death, surrender or | 2% Minimum Guarantee applied ever exchange. | y ten years, at death, surrender or |
| Market Indices | S&P 5008 Bloomberg US Dynamic Balance Index Blended Index (D.IA, Bloomberg Barcl EURO STOXX 508 Index, Russell 20008 In Alliance True Balance (S&P 5008 Index Agaregate RBI® Series I Index) | ays Capital US Aggregate Bond Index, ndex) | 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 Accou | nts | 1 Year Point to Point Core Cap | |
| Crediting / Persistency Bonus | Year 11+ | 0.60% | | 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 - 10: No Bonus Years 11 - 15: 0.50% Years 16+: 1.00% | Year 16+ | 0.25% |
| Is Bonus Guaranteed? | Ye | es | N | 0 | N | lo | 1 | 10 |
| Index Multiplier | | ne | in year 11+, M | | | one | | one |
| Fixed Account Rate | Current Guaranteed | 4.00% 0.01% | Current Guaranteed | 3.75% 2.50% | Current Guaranteed | 2.00% | Current Guaranteed | 2.75% 2.00% |
| Loan Interest Rate(s) | Standard Loans Index | 2.91% 5.00% | Standard Loan Current Gauranteed | 5.00% 8% Maximum | Standard Loans Current Gauranteed Alternate | 5.00% 8% Maximum | Yrs 1-10 Yrs 11+ Guaranteed 15.00% or less, maximum | 5.00% 8% Maximum spread of 1% |
| 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 Monthly Admin Fee maximum \$7.50, Cu | urrent Cost of Insurance | Premium charge of 8% (yr 1-2); 6% there Admin charge: current, non-guarantee Monthly Cost of Insurance Charge; 1.2: | ed \$10/mo until age 121 5% Account Value Charge | Premium charge of 8% (yr 1-2); 6% ther Admin charge: current, non-guarantee 0.50% Annual Segment charge on Plus | ed \$10/mo until age 121 options | Premium charge of 8% (yr 1-2); 6% the Admin charge: current, non-guarante | ed \$10/mo until age 121 |
| Surrender Charge Duration | 10 Y Chronic Illness | ears Waiver of Monthly Deductions | | ears Return of Premium (Death Benefit) | | ears | | vears |
| Riders Guaranteed Income Available? | Chronic Interess Enhanced Liauidity Estate Protection Rider First to Die Laan Protection Policy Solit Ootian Premium Deposit Fund Terminal Illness | Waiver of Specified Premium | 2.50% Interest Guarantee Endsmnt Additional Purchase Option Cash Value Plus Charitable leaacv Child term Loan Extension Endorsement Long-Term Care Services No Lapse Guarantee | 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 leaacv Child term Luvina Benefik Rider Loan Extension Endorsement Long-Term Care Services | No Lapse Guarantee Return of Premium (Death Benefit) Waiver of Monthly Deductions |
| Details for Guaranteed Income | N, | | N, | | N | - | | /A |
| Premium Deposit Fund | Ye | es | N | 0 | N | lo | 1 | 10 |
| Death Benefit Guarantees | 12 Year G | Juarantee | Lesser of 40 ye | ears or Age 90 | Lesser of 10 ye | ears or age 90 | Lesser of 40 y | ears or Age 90 |
| Unisex Rates | N Dreferred Blue | | | es Destarrad Tabasas | | es Dreferred Telescop | | es Desferred Telescop |
| 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 Aces 18-80 Preferred NT Aces 0-85 Standard Plus Ages 18-85 Preferred Tobacco Ages 18 - 74 Roted 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 Closses | Standard NT |

| Carrier Name | | XA | | XA | | bus Life | | Atlantic | | |
|-------------------------------------|---|---|--|--|---|--|---|--|--|--|
| Product | | w Survivorship 0,000 | | ect Survivorship 00,000 | Indexed Ex | xplorer Plus 0,000 | | uilder Elite | | |
| Min Face Amount | \$250,000 if CV | /Plus is elected | \$250,000 if C | VPlus is elected | \$25,000 for Juvenile an | nd Standard Risk Classes | | ,000 | | |
| DB Options | Option Option B: | A: Level Increasing | Option Option B | n A: Level : Increasing | Option Option B: | A: Level Increasing | Option Option B: | A: Level Increasing | | |
| | Option 3: Return of I | Premium (ROP Rider) | Option 3: Return of | Premium (ROP Rider) | | | Option 3: Return of | Premium (ROP Rider) | | |
| | 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% | | |
| Participation Rate | | | | | | | | 100,0 | | |
| | | | | | | | | ~ | | |
| Floor | l | % | | 0% | U | 1% | (| % | | |
| Minimum Account Value Guarantee | 2% Minimum Guarantee applied every exchange. | r ten years, at death, surrender or | 2% Minimum Guarantee applied ever exchange. | y ten years, at death, surrender or | No | one | 2% Minimum Guarantee applied ever exchange. | r five years, at death, surrender or | | |
| Market Indices | S&P 500 Russell 2000 MSCI EAFE | | S&P 500 | | S&P 500 | | S&P 500 Hang Seng | | | |
| Index Credifing Strategies | 1 Year Point to Point Cap* 3 Year Point to Point Cap* *Applies for both Core and Plus Accou | nts | 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 | 11 month initial crediting period | | |
| 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% | Nc | ne | Year 6+ | 1.00% | | |
| Is Bonus Guaranteed? | N | lo | | No | N | /A | · · · · · · · · · · · · · · · · · · · | es | | |
| Index Multiplier | | one | | one | Nc | | | ine | | |
| 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% | | |
| | Yrs 1-10 | 5.00% | Yrs 1-10 | 3.00% | Standard Loan | | Standard Loan | | | |
| Loan Interest Rate(s) | Yrs 11+ | 8% Maximum | Yrs 11+ | 2.00% | Current Guaranteed | 2.50% 2.00% | Current Guaranteed | 3.85% 2.00% | | |
| | - | | - | | Participating Loans: | 6.00% | Participating Loan: | 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% ther Admin charge: current, non-guarantee | eafter ed \$10/mo until aae 121 | Premium charge of 8% (yr 1-2); 6% the Admin charge: current, non-guarante | reafter ed \$10/mo until gae 121 | Years 1-12: 5.50% Target, 2.75% Excess; All Years Monthly Expense Charge per | Years 13+: 2.50% on all premium \$1.000 | All Years: 6% on all premium All Years Monthly Expense Charge per | | | |
| | 0.50% Annual Segment charge on Plus | options | | | Monthly Admin Fee \$4, Current Cost of | Insurance | Monthly Admin Fee maximum \$8, Curr | ent Cost of Insurance | | |
| Surrender Charge Duration Riders | 2% Interest Guarantee Endorsement | 'ears | 2% Interest Guarantee Endorsement | Years | Accelerated Death Benefit | Coverloan Protection | Accidental Death Benefit | ears Return of Premium (Death Benefit) | | |
| | Cash Value Plus Estate Protection Livina Benefits Loan Extension Endorsement No Laose Guarantee Policy Spill Option Return of Premium (Death Benefit) | | Cash Value Plus Estate Protection Livina Benefits Loan Extension Endorsement No Laose Guarontee Policy Spit Option Return of Premium (Death Benefit) | | Accidental Death Benefit Change of Insured (Corporate Only) Child Term Disability Credit Early Cash Value Guaranteed Insurability Other Insured | Primary Insured | Additional Insured Child Term Chronic Illness Early Cash Value Guaranteed Purchase Option Overloan Protection Primary Insured | Terminal Illness Waiver of Monthly Deductions Waiver of Specified Premium Wellness for Life | | |
| Guaranteed Income Available? | | lo | | No | | 10 | | 0 | | |
| Details for Guaranteed Income | N | | | V/A | | lo | | lo | | |
| Premium Deposit Fund | Ν | lo | | No | N | lo | 1 | 0 | | |
| Death Benefit Guarantees | Lesser of 10 years or Ag | | , | ge 90 of younger insured | | 'ears | | ears | | |
| Unisex Rates | Preferred NT | es Preferred Tobacco | Preferred NT | Yes Preferred Tobacco | Super Preferred NT | lo Preferred Tobacco | Premier | lo Preferred Tobacco | | |
| Available Risk Classes | Standard Plus NT Standard NT | Standard Tobacco Rated | Standard Plus NT Standard NT | Standard Tobacco Rated | Preferred NT Standard Plus NT Standard NT | Standard Tobacco Rated Juvenile | Preferred NT Standard NT | 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 20-80 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 Aaes 0 - 85 Standard Non-Tobacco | Standard Tobacco | | |

| Carrier Name | | Atlantic | | Atlantic | | Atlantic | | Atlantic |
|-----------------------------------|---|--|---|---|---|---|---|--|
| Product Min Face Amount | | e Builder 0,000 | | oundation 0,000 | Lifetime \$100 | Provider 0,000 | | hip Builder 0,000 |
| DB Options | Option Option B: | A: Level Increasing Premium (ROP Rider) | Option | | Option | | Option Option 2 | 1 : Level Increasing Jus 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 |)% | C | % | 0 |)% | | 0% |
| Minimum Account Value Guarantee | 2% Minimum Guarantee applied every exchange. | r five years, at death, surrender or | 2% Minimum Guarantee applied every exchange. | r five years, at death, surrender or | 2% Minimum Guarantee applied every exchange. | y five years, at death, surrender or | 2% Minimum Guarantee applied ever exchange. | y five years, at death, surrender or |
| 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% | No | one | Year 11+ | 0.60% |
| Is Bonus Guaranteed? | Y | es | N | lo | N | NA | | és |
| Index Multiplier | No | one | Nc | one | Nc | one | N | one |
| 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 Parlicipating 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 | All Years: 10% on all premium All Years Monthly Expense Charge per | \$1,000 | Premium Load - 5% up to target, 10% a Years 1-10 Monthly Expense Charge pe | ibove target er \$1,000 | Premium Load - 2.5% in all years Years 1-10 Monthly Expense Charge p | er \$1,000 |
| Surrender Charge Duration | Monthly Admin Fee maximum \$6, Curr 15 1 | ent Cost of Insurance (ears | Monthly Admin Fee maximum \$6, Curre | ent Cost of Insurance Years | Monthly Admin Fee maximum \$12, Cur 10 Y | rent Cost of Insurance (ears | Monthly Admin Fee maximum \$10, Cu 15 | rrent Cost of Insurance Years |
| Riders | Accidental Death Benefit Additional Insured Chirali Erm 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 Chila Term Chronic Illness Guaranteed Purchase Option Overtoan Protection Primary Insured Terminal Illness | Walver 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 Manthly Deductions Waiver of Specified Premium | Chronic Illness Estate Protection First To Die Policy Split Option Return of Premium (Surv. DB) Survivor Overloan Protection Terminal Illness | |
| Guaranteed Income Available? | ١ | 0 | N | lo | N | lo | | 10 |
| Details for Guaranteed Income | 1 | lo | Ν | lo | N | 40 | | ю |
| Premium Deposit Fund | Ν | 10 | Ν | lo | Ν | 10 | | 40 |
| Death Benefit Guarantees | 5 Y | ears | | 15: 25 Years; Ages 46 - 55: 20 Years 75: 10 Years; Ages 76 - 85: 5 Years | 5 Yı | ears | 51 | ears |
| Unisex Rates | | lo Proforrad Tabacca | | lo Proforrad Tabacca | | No Proformed Tobacco | | No Proformed Tobacco |
| 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 Aces 18 - 85 Preferred Aces 0 - 85 Standard Non-Tobacco | Standard Tobacco | Ages 18 - 75 Premier Aces 18 - 85 Preferred Aces 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 FRODUCT FEATURES | | | | | | | | | |
|---|---|--|---|---|--|--|--|---|--|
| Carrier Name | | ancock Ilation IUL | | ancock ation IUL | | ancock tion SIUL | Lincoln I | inancial Accumulator | |
| Product Min Face Amount | |),000 | \$50 |),000 n New York) | | 0,000 | |),000 | |
| DB Options | Option Option 2: | 1: Level Increasing available w/ROP) | Option Option 2: | n New York) 1: Level Increasing available w/ROP) | Option | 1: Level Increasing | Option | 1: Level Increasing | |
| Participation Rate | Cap, Uncapped, Plus Capped High Participation Account | 100% | 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 | C | 0% | C | 0% | 0 | % | 1 | % | |
| Minimum Account Value Guarantee | 2% (less policy charges) over the | life of the policy, upon surrender. | Ne | one | Nc | one | Ne | ne | |
| 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 | | |
| Credifing / Persistency Bonus | Year 11+ | 0.65% | Persistency Bonus Year 11+: Asset Bonus: | 0.65% Formula | Persistency Bonus Year 11+: Asset Bonus: | 0.65% Formula | No | ne | |
| Is Bonus Guaranteed? | N Guaranteed Indexed Account Multipli | 10 | Persistency Bonus - | No; Asset Bonus - Yes | Persistency Bonus - I | No; Asset Bonus - Yes | 4 | A | |
| Index Multiplier | A Guaranteed Indexed Account Multi in the Index Appreciation Account at continuing through the life of the polic The multiplier increases the interest ear Segment. as follows: • 8y 15.00% for Capped S&P 500 Index • 8y 5.00% for Capped S&P 500 Index • 8y 5.00% for Capped S&P 500 Index • 8y 5.00% for Capped Index Indexed Account, Plus Capped Index Indexed Account | y. med in each maturing Indexed ked Account dexed Account, Capped Hang Seng | Ne | one | NC | one | No | ne | |
| 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% | | | | | Guaranteed: Participating: 6% yrs 1-10; 5% yrs 11-age 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 | | 25% Years 11+ 0.00% -10 1.25% Years 11+ 0.25% Indexed Credits | | | Participating: Same as credited to Acc Fixed: 2% all years | | |
| Loads/Fees | Premium Charge: 7% year 1; 6% year 2 Admin Charge: \$10 per month | 2-10; 2% years 11+ | 35% yrs 1-10, 32% yrs 11+ \$15/mo charge Plus monthly admin and COI's | I | 35% yrs 1-10, 32% yrs 11+ \$15/mo charge Plus monthly admin and COI's | ļ | Premium Load - Years 1 - 15: 5.0%; Yea Years 1-10 Monthly Expense Charge pe Monthly Admin Fee maximum \$6, Curre | er \$1,000 | |
| Surrender Charge Duration | | rears . | 10 \ | Years | 10 Y | 'ears | 9 Y | ears | |
| Riders | Accelerated Benefit High Early Cash Value Lona Term Care Overlaan Profaccion Return of Premium (Death Benefit) Vitaliv Proaram (Heatihv Enamnt) Waiver of Specified Premium | | Accelerated Benefit Cash Value Enhancement Lona Term Care Return of Premium (Death Benefit) Viality Healthy Engagement Waiver of Specified Premium | | Estate Protection Policy Splif Option Return of Premium (Death Benefit) Vitality Healthy Engagement | | Accidental Death Benefit Child Term Critical Illness Exchance of Insureds Exec Rider Guaranteed Insurability LifeEnhance Chronic Illness Other Insured Term | Overloan Protection Primary Insured Term Waiver of Monthily Deductions Waiver of Specified Premium | |
| Guaranteed Income Available? | 1 | 10 | N | 10 | N | - | | 0 | |
| Details for Guaranteed Income | N | I/A | N | I/A | N, | /A | N | /A | |
| Premium Deposit Fund | 1 | 40 | | 10 | N | lo | Y | es | |
| Death Benefit Guarantees | | cept SFA and ROP - 5 years) | | tion is to age 121 | 20 Years or to L | | | ears | |
| Unisex Rates Available Risk Classes | Super Preferred NT Preferred NT Standard Plus NT Standard NT | res Preferred Tobacco Standard Tobacco | Super Preferred NT Preferred NT Standard Plus NT Standard NT | res Preferred Tobacco Standard Tobacco | Super Preferred NT Preferred NT Standard Plus NT Standard NT | es Preferred Tobacco Standard Tobacco | Preferred Plus Preferred NT Standard NT | es Preferred Tobacco Standard Tobacco Rated | |
| Issue Ages | Ages 20-80 Prefered Best ΝΤ Ages 20-90 All of her classes Ages 3 months - 90 Standard ΝΤ | | 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 | |

| | | | | VERJAL LIFE FROD | | | | |
|--|---|---|---|--|--|--|--|--|
| Carrier Name | Lincoln F | | | inancial | | of Omaha | | f Omaha |
| Product Min Face Amount | | rantage IUL 0,000 | | Survivorship IUL 0,000 | | vantage IUL 0,000 | | Advantage IUL 0,000 |
| | Option | 1: Level | Option | 1: Level | Option | 1:Level | Option | 1: Level |
| DB Options | Option 3: Face Ar | | | | | Increasing | | 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 | % | C | 9% | C | % |
| Minimum Account Value Guarantee | No | one | No | one | No | one | No | one |
| 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% | Nc | one | Nc | one | No | ne |
| Is Bonus Guaranteed? Index Muttiplier | | ne | | ine | | ane | | ine |
| 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 Fixed: 4% yrs 1-10; 3% thereafter | | Guaranteed: | unger insured's age 121; 3% 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 Acc Fixed: 2% all years | ount Value (1% Guaranteed) | Participating: Same as credited to Acc Fixed: 2% all years | ount Value (1% Guaranteed) | Standard Current: Guaranteed: Participating Loans: | 2.00% 2.00% Index Credits | Standard Current: Guaranteed: Participating Loans: | 2.00% 2.00% Index Credits |
| Loads/Fees | Premium Load - Years 1 - 10: 7.0%; Year Years 1-10 Monthly Expense Charge pe Monthly Admin Fee maximum \$6, Curre | er \$1,000 | Premium Load - 6.0% All Years Years 1-10 Monthly Expense Charge pe Monthly Admin Fee maximum \$15, Cur | er \$1,000 | Premium Charge - 4.5% up to Target, 3 Monthly Expense Charge of \$5 Monthly Charge of \$1,000, current COI | | Premium Charge - 4.5% up to Target, 3 Monthly Expense Charge of \$5 Monthly Charge of \$1,000, current COI | % of excess |
| Surrender Charge Duration | | ears | | ears | | rears | | 'ears |
| Riders | Accidental Death Benefit Child Term Critical Illness Exchanae of Insureds Guaranteed Insurability Lifefnhance Chronic Illness Other Insured Term Overloan Protection | Primary Insured Term Waiver of Nanthly Deductions Waiver of Specified Premium | Accelerated Benefits with First Death Accelerated Benefits with no First Extended No-Lapse Minimum LifeEnhance Chronic Illness Overlaan Protection Survivorship Term | | Accidental Death Benefit Chronic Ilness Guaranteed Insurability Lapse Guard Primary Insured Rider Terminal Illness Waiver of Nonthly 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? | N | lo | N | lo | N | 10 | N | 0 |
| Details for Guaranteed Income | Ν | /A | Ν | /A | Ν | /A | N | /A |
| Premium Deposit Fund | Y | es | Y | es | N | 10 | N | 0 |
| Death Benefit Guarantees | 10 Y | 'ears | 10 Y | 'ears | Ages 0 - 75: 10 Years; Ages 76 - | 79: to Age 85; Ages 80+: 5 Years | No Lapse | to age 85 |
| Unisex Rates | | es | | es | | es la | | es |
| 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 NT Ages 20 - 85 Standard NT | Tobacco | Ages 18 - 80 All Rik Classes Ages 81 - 85 Standard NT Ages 0 - 17 Standard NonTobaco | | Ages 18 - 80 All Risk Classes Ages 81 - 85 Standard NT Ages 0 - 17 Standard NonTobaco | |

| Carrier Name | National | Life Group | National | Life Group | National I | Life Group | National | Life Group |
|--|---|---|--|---|--|--|--|--|
| Product | Flexi | .ife II ,000 | Pec | kLife 00,000 | SecurePlu | | | ion Survivorship 0,000 |
| Min Face Amount | | 1: Level | | 1: Level | \$25 Option | | | 1: Level |
| DB Options | | Increasing | Option 2: | Increasing | Option 2: | Increasing | | 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 | * | % | * | 190% | | % | | 9% |
| Minimum Account Value Guarantee | 2.50% upon dea | th or full surrender | Né | one | 2.00% upon deal | th or full surrender | 2.50% upon dec | th 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 Credifing Strategies | One Year Point to Point Cap One Year Point to Point Participation Fo One Year Point to Point No Cap One Year Point to Average | ocused | One Year Point to Point Cap One Year Point to Point Participation F One Year Point to Point No Cap One Year Point to Average | ocused | One Year Point to Point Cap One Year Point to Point Participation Fo One Year Point to Point No Cap One Year Point to Average | ocused | One Year Point to Point Cap One Year Point to Point Participation F One Year Point to Point No Cap One Year Point to Average | ocused |
| Crediting / Persistency Bonus | Year 11+ | Formula | Year S+ | 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? | Y | es | Y | es | Ν | lo | 1 | 10 |
| Index Multiplier | Nc | one | Ne | one | No | one | ħ | one |
| 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% 4.30% | Participating Variable Loans: Standard Loan: Participating Fixed Loans: Current: 5.00 | 4.30% 4.30% | Participating Variable Loans: Standard Loan: | 4.30% 4.30% | Participating Variable Loans: Standard Loan: | 4.30% 4.30% |
| Interest Credited on Policy Loans | Participating Variable Loans: Index Cre Standard Loan: Participating Fixed Loans: Current: Less | Yrs 1-10: Loan rate less 0.50% Yrs 11+: Equals Loan Rate | Participating Variable Loans: Index Cr Standard Loan: Participating Fixed Loans: Current: Less | Yrs 1-10: Loan rate less 0.50% Yrs 11+: Equals Loan Rate er of illustrated rate or 6% | | edits Yrs 1-10: Loan rate less 0.50% Yrs 11+: Equals Loan Rate | Participating Variable Loans: Index Cr Standard Loan: | edits Yrs 1-10: Loan rate Iess 0.50% Yrs 11+: Equals Loan Rate |
| Loads/Fees | Premium Charge - 6% Monthly Policy Fee - \$6 Monthly Charge per \$1,000, current CC | | Premium Charge - 8% Year 1, 6% Year Monthly Policy Fee - \$6; Monthly Acco Monthly Charge per \$1,000, current Co | unt Value Charge - 0.04% | Premium Charge - 5% Monthly Policy Fee - \$5 Monthly Charge per \$1,000, current CC | | Premium Charge - 6% Monthly Policy Fee - \$5 Monthly Charge per \$1,000, current C | ļ |
| Surrender Charge Duration | 10 1 | 'ears | 10 | fears | 10 Y | /ears | 10 | rears . |
| Riders | Accidental Death Benefit Additional Protection Balance Sheet Benefit Benefit Distribution Charldoble Match Child Term Death Benefit Protection Guaranteed Insurability | Lifefime Income Living Benefits - Chron, Crit, Term III Other Insured Overloan Protection Qualif, Plan Exchange Svstematic Allocation Waiver of Monthly Deductions Waiver of Specified Premium | Additional Protection Balance Sheet Benefit Benefit Distribution Lifefime Income Overloan Protection Qualit, Plan Exchanae Systematic Allacation Waiver of Monthly Deductions | Waiver of Specified Premium | Accelerated Benefits Accidentol Death Benefit Child ferm 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 Overlaan Protection Policy Split Option | Survivor Protection Systematic Allocation |
| Guaranteed Income Available? | | es | | es | | es | 1 | 10 |
| Details for Guaranteed Income | Insured must be between Age 60 and Policy in force for at least 10 years or 10 Benefits are on a withdraw to basis the |) years since last face increase n borrow method | Insured must be between Age 60 and Policy in force for at least 10 years or 1 Benefits are on a withdraw to basis the | 0 years since last face increase In borrow method | Insured must be between Age 60 and Policy in force for at least 15 years or 13 Benefits are on a withdraw to basis the | 5 years since last face increase n borrow method | | //A |
| Premium Deposit Fund | Y | es | Y | es | Y | es |) | es |
| Death Benefit Guarantees | | one | | one | | ears | | one |
| Unisex Rates Available Risk Classes | N Elite Preferred Preferred NT Select NT Standard NI | lo Express NT 1 & 2 Preferred Tobacco Standard Tobacco Express Tobacco | Elite Preferred NT Preferred NT Select NT Standard NT | lo Verified Standard (NT&Tob) Verified Preferred (NT&Tob) | N Preferred NT Verified Standard NT Express Standard NT | lo Preferred Tobacco Standard Tobacco | Elite Non-Smoker Preferred NT Standard NT | lo Preferred Smoker Standard Smoker Uninsurable |
| Issue Ages | Ages 20 - 75 Eille Preferred Ages 20 - 85 Preferred NT Select NT Stendard 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 Aces 15 - 85 Standard Tobacco | Express NT | Ages 20 - 75 Elle NonSmoker Ages 20 - 85 Preferred NT Ages 20 - 90 Standard NT Ages 0 - 90 Uninsurable | Preferred Tobacco Standard Tobacco |

| Carrier Name Product | | nwide ndexed UL | | nwide UL Accumulator | | nwide ed UL Protector | North A Rapid B | merican uilder IUL |
|---|--|--|---|--|--|--|--|---|
| Min Face Amount | | 0,000 | \$100 |),000 | | 0,000 | | 0,000 |
| DB Options | Option 2: | 1: Level Increasing urn of Premium | Option Option 2: Option 3; Return of Prem | Increasing | | 1: Level Increasing | Option 3; Ret | 1: Level Increasing urn 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 | C | 0% | 0 | % | C | % | C | 0% |
| Minimum Account Value Guarantee | Ne | one | Nc | ne | No | one | 2.50% Minimum Guarantee applied ev | very ten years to Account Value |
| Market Indices | S&P 500 Multi-Index Group (S&P 500, NASDAQ- | (AILD ,00 | S&P 500 Mulli-Index Group (S&P 500, NASDAQ-1 MSCI EAFE | (AILD ,00 | 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 One Year Monthly Average (with and One Year Point to Point Uncapped One Year Point to Point International | | One Year Point to Point Cap with Mult One Year Monthly Average with Multip | | One Year Point to Point Cap Monthly Point to Point Spread | |
| Crediting / Persistency Bonus | | one | Year 16+ | 0.20% | Nc | one | Year 16+ | 0.75% |
| Is Bonus Guaranteed? | N | I/A | N | 0 | N | /A | Y | es |
| Index Multiplier | No | one | Policy Years 1+ Increases the interest credited by 15% and at each following segment maturi the six strategies | | Policy Years 1+ Increases the interest credited by 15% and at each following segment matur the six strategies | | Policy Years 6+ 10% multiplier in years 6+ applied to in multiplier is not applied to the interest t nor any portion of the account value t | oonus, the minimum account value, |
| Fixed Account Rate | Current Guaranteed | 3.25% 2.00% | Current Guaranteed | 3.25% | Current Guaranteed | 3.25% | 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 Ioans: Variable Loans: | 1.50% Index Credits |
| Loads/Fees | Premium Charge - 6% Monthly Policy Fee - \$10 Monthly Charge per \$1,000, current CC | | Premium Charge - 8% Year 1; 6% Year Monthly Policy Fee - \$10 Monthly Charge per \$1,000, current CC |)I | Premium Charge - 12% Year 1; 6% Yea Monthly Policy Fee - \$10 Monthly Charge per \$1,000, current C | I | Monthly Administrative fee: \$8.00 Monthly unit expense charge % of account value charge: 0.033% m | |
| Surrender Charge Duration Riders | Accelerated Death Benefit Accidento Death Benefit Additional Term Insurance Child Rider Conditional Return of Premium Extended Death Benefit Guarantee Lona Term Care Overloan Lapse Protection | ining to 10 years for issue ages 70+ 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 Lasse Profection Spouse Rider Surrender Value Enhancement Rider | ears Waiver of Monthly Deductions Waiver of Premium | Accelerated Death Benefit Accidental Death Benefit Child Rider Extended Death Benefit Guarantee Lona Term Care Overloan Lasse Protection Surrender Value Enhancement Rider Waiver of Monthly Deductions | ning to 10 years for issue ages 70+ Waiver of Premium | Accidental Death Benefit Child Term Guaranteed Insurability Rider Waiver of Monthly Deductions Waiver of Surrender Charge | (ears |
| Guaranteed Income Available? Details for Guaranteed Income | | No | N, | /A | N | /A | N | /A |
| Premium Deposit Fund | 1 | NO | N Isse Ages 0 - | o 55: 20 Years | N Isse Ages 0 - | 55: 20 Years | 1 | 10 |
| Death Benefit Guarantees | | clining from issue ages 56 - 85) | Issue Ages 56 - 69: 6 to 19 Issue Ages 2 | Years (75 minus Issue age) 70+: 5 Years | Issue Ages 56 - 69: 6 to 19 Issue Ages | Years (75 minus Issue age) 70+: 5 Years | No | |
| Unisex Rates Available Risk Classes | Preferred Plus NT Preferred NT Standard NT | No Preferred Tobacco Standard Tobacco | N Preferred Plus NT Preferred NT Standard NT | o Preferred Tobacco Standard Tobacco | N Preferred Plus NT Preferred NT Standard NT | lo Preferred Tobacco Standard Tobacco | Y Super Preferred NT Preferred NT Standard NT | es 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 |

| Build \$2. Option Option 2: S&P mum Guarantee applied e mum Guarantee applied e 00 00 00 00 00 00 00 00 00 0 | Cap | Guarante \$2. Option Option 2: High Par S&P Uncapped S&P All others 2.50% Minimum Guarantee applied e S&P 500 NASDAQ 100 Multi-Index Group Multi-Index Group One Year Point to Point Cap Monthy Point to Point Cap Monthy Point to Point Spread Year 11+ | merican e Builder IUL 5,000 T: Level Increasing 140% 100% 100% 10% very ten years to Account Value 0.75% | Survivors \$200 Option Option Option 3; Ret. S & P Daily Average: 40% D.J.A Daily Averaging: 40% S & P Midcap 400 Daily Averaging: 301 | 0.000 1: Level Increasing Imr of Premium S&P Midcap 400: 30% Uncapped 5&P 10% All others: 100% | Pacific Discover \$50 Option Option 2: Ret One Year High Par: Five Year Hugh Par: All Others: | ic Life y Xelerator (PDX) 1000 1. Level Increasing um of Premium 140% 105% 100% 5% 5000 |
|---|---|--|--|---|---|--|--|
| \$2 Option Option 2: LRP IS&P Mum Guarantee applied e mum Guarantee applied e 00 00 0500 Group Point to Point Cap init to Point Cap init to Point Spread | \$25.000 Option 1: Level Option 2: Increasing 140% 10% 10% 10% 0% tee applied every ten years to Account Value Cap Spread 0.75% Yes | \$2 Option Option 2: High Par \$&P Uncapped \$&P All others 2.50% Minimum Guarantee applied e \$&P 500 NASDAQ 100 MaCap 400 Russell 2000 EuroSTOXX 500 Multi-Index Group One Year Point to Point Cap Monthly Point to Point Cap Monthly Point to Point Cap Monthly Point to Point Spread Year 11+ | 5.000 T:Level Increasing 140% 10% 10% Very ten years to Account Value | \$200 Option Option 3: Deption 3: Retu DJA Daily Average: 40% DJA Daily Averaging: 40% S & P Midcap 400 Daily Averaging: 30 0 3.00% Minimum Guarantee applied ev 3.00% Minimum Guarantee applied ev S&P 500 NASDAQ 100 MidCap 400 Russell 2000 EuroSTOXX 500 Multi-Index Group One Year Point to Point Cap Monthly Point to Point Cap Monthly Point to Point Cap | 0.000 1: Level Increasing ym of Premium S&P Midcap 400: 30% (Uncapped S&P: 10% All others: 100% % rery ten years to Account Value | \$50 Option Option 3: Ret Option 3: Ret Five Year High Par: All Others: All Others: (S&P 500 MSCI Emerging Markets Hang Seng EuroSTOXX 50 One Year Point to Point 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 High Cap | 0.000 1: Level Increasing um of Premium 140% 105% 100% % |
| Option Option 2: AP IS&P mum Guarantee applied e mum Guarantee applied e 00 00 00 00 00 00 00 00 00 0 | Option 1: Level Option 2: Increasing 140% 10% 10% 10% 10% Composition Composition Composition Ves Yes | Option Option 2: Uncapped S&P All others 2.50% Minimum Guarantee applied e S&P 500 NASDAQ 100 MidCap 400 Russell 200 EuroSTOXX 500 Multi-Index Group One Year Point to Point Cap Monthy Point to Point One Year Point to Point Spread Year 11+ | 1: Level Increasing 140% 10% 10% % | Option Option 2: Option 3: Option 3: Ret. DJIA Doily Average: 40% S & P Midcap 400 Daily Averaging: 30° 0 3.00% Minimum Guarantee applied ev S&P 500 NASDAQ 100 MidCap 400 Russell 2000 EuroSTOXX 500 Multi-Index Group. One Year Point to Point Cap Monthly Point to Point Cap Monthly Point to Point Cap | 1: Level Increasing mr of Premium S&P Midcop 400: 30% Uncopped S&P: 10% All others: 100% % rery ten years to Account Value | Option Option 2: Option 3: Ret One Year High Par: All Others: All Others: S&P 500 MSCI Emerging Markets Hang Seng EuroSTOXX 50 One Year Point to Point Cap One Year Point to Point High Cap One Year Point to Point High Cap Two Year Point to Point High Cap | 1: Level Increasing m of Premium 140% 105% 100% |
| Option 2: LP I S&P mum Guarantee applied e mum Guarantee applied e 00 00 00 00 00 00 00 00 00 0 | Option 2: Increasing 140% 10% 10% 10% 10% Complex explicit every ten years to Account Value Cap Spread 0.75% Yes | Option 2: High Par S&P All others 2.50% Minimum Guarantee applied e S&P 500 NASDAQ 100 MidCap 400 Russell 2000 EuroSTOXX 500 Multi-Index Group One Year Point to Point Cap Monthy Point to Point One Year Point to Point Spread Year 11+ | Increasing 140% 10% 10% 10% very ten years to Account Value | Option 2: Option 3: Ret. S & P Daily Averagie: 40% DJIA Daily Averaging: 40% S & P Midcap 400 Daily Averaging: 30 0 3.00% Minimum Guarantee applied ev S&P 500 NASDAQ 100 MidCap 400 Russell 2000 EuroSTOXX 500 Multi-Index Group One Year Point to Point Cap Monthly Point to Point Cap Monthly Point to Point Spread | Increasing mod Premium S&P Midcap 400: 30% Uncapped 5&P 10% All others: 100% % rery ten years to Account Value | Option 2: Option 3: Ret One Year High Par: Five Year Hugh Par: All Others: S&P 500 NSCI Emerging Markets Hang Seng EuroSTOXX 50 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 High Cap | Increasing um of Premium 140% 105% 100% |
| IS&P mum Guarantee applied e 00 00 00 00 00 00 00 00 00 0 | 10% 100% 0% 0% Velocities to Account Value Cap Spread 0.75% Ves | Uncapped S&P All others 2.50% Minimum Guarantee applied e S&P 500 NASDAQ 100 MidCap 400 Russell 2000 EuroSTOXX 500 Multi-Index Group One Year Point to Point Cap Monthly Point to Point One Year Point to Point Spread Year 11+ | 10% 100% % very ten years to Account Value | DJIA Daily Averaging: 40% S & P Midcap 400 Daily Averaging: 307 0 3.00% Minimum Guarantee applied ev S&P 500 NASDAQ 100 MidCap 400 Russell 2000 EuroSTOXX 500 Multi-Index Group One Year Point to Point Cap Monthly Point to Point Cap Monthly Point to Point Cap | Uncapped S&P: 10% All others: 100% % rery ten years to Account Value | Five Year Hugh Par: All Others: S&P 500 MSCI Emerging Markets Hang Seng EuroSTOXX 50 One Year Point to Point Cap One Year Point to Point Lap One Year Point to Point No Cap Two Year Point to Point No Cap Two Year Point to Point High Cap | 105% 100% % |
| mum Guarantee applied e 00 00 00 500 Coroup 20int to Point Cap 20int to Point To 20int to Point Spread | Cap Spread 0.75% | All others 2.50% Minimum Guarantee applied e S&P 500 NASDAQ 100 MidCop 400 Russell 2000 EuroSTOXX 500 Multi-Index Group One Year Point to Point Cap Monthly Point to Point One Year Point to Point Spread Year 11+ | 100% % very ten years to Account Value | S & P Midcap 400 Daily Averaging: 30 0 3.00% Minimum Guarantee applied ev S&P 500 NASDAQ 100 MidCap 400 Russell 2000 EuroSTOXX 500 Multi-Index Group One Year Point to Point Cap Monthly Point to Point Cap Monthly Point to Point Spread | All others: 100% % rery ten years to Account Value | All Others: S&P 500 MSCI Emerging Markets Hang Seng EuroSTOXX 50 One Year Point to Point Cap One Year Point to Point High Cap One Year Point to Point High Cap Two Year Point to Point High Cap | 100% |
| mum Guarantee applied e 00 00 00 00 00 00 00 00 00 0 | Lee applied every ten years to Account Value Cap Spread 0.75% Yes | 2.50% Minimum Guarantee applied e S&P 500 NASDAQ 100 MidCap 400 Russell 2000 EuroSTOXX 500 Multi-Index Group One Year Point to Point Cap Monthy Point To Point One Year Point to Point Spread Year 11+ | very ten years to Account Value | 3.00% Minimum Guarantee applied ev S&P 500 NASDAQ 100 MidCap 400 Russell 2000 EuroSTOXX 500 Multi-Index Group One Year Point to Point Cap Monthly Point to Point Cap Monthly Point to Point Spread | very ten years to Account Value | N S&P 500 MSCI Emerging Markets Hang Seng EuroSTOXX 50 One Year Point to Point Cap One Year Point to Point High Cap One Year Point to Point High Cap Two Year Point to Point High Cap | |
| 00 00 Group Point to Point Cap Point to Point Spread 1 1 1 1 1 1 1 1 1 1 1 1 1 | Cap spread 0.75% | SR 500 NASDAQ 100 MidCop 400 Russell 2000 EuroSTOXX 500 Multi-Index Group One Year Point to Point Cap Monthly Point to Point Cap Monthly Point to Point Spread Year 11+ | | S&P 500 NASDAQ 100 NidCap 400 Russell 2000 EuroSTOXX 500 Multi-Index Group One Year Point to Point Cap Monthly Point to Point Cap Monthly Point to Point Spread | | S&P 500 NSCI Emerging Markets Hang Seng EuroSTOXX 50 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 No Cap Two Year Point to Point High Cap | one |
| 0 50 Group Oint to Point Cap Point to Point Spread | Cap jpread 0.75% Yes | NASDAQ 100 MidCap 400 Russell 2000 EuroSTOXX 500 Multi-Index Group One Year Point to Point Cap Monthly Point to Point One Year Point to Point Spread Year 11+ | 0.75% | NASDAQ 100 MidCap 400 Russell 2000 EurosTOXX 500 Multi-Index Group One Year Point to Point Cap Monthly Point to Point One Year Point to Point One Year Point to Point Spread | 0.75% | MSCI Emerging Markets Hang Seng EurosTOXX 50 One Year Point to Point Cap One Year Point to Point Migh Cap One Year Point to Point No Cap Two Year Point to Point High Cap Five Year Point to Point High Cap | |
| Point to Point Cap int to Point Point to Point Spread | Spread 0.75% Yes | One Year Point to Point Cap Monthy Point to Point One Year Point to Point Spread Year 11+ | 0.75% | Monthly Point to Point One Year Point to Point Spread | 0.75% | 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 | |
| | Yes | | 0.75% | Year 11+ | 0.75% | Fixed Account: Year 3+: | |
| | | \ \ | | | | Index Account: | Formula Driven Applied on each Indexed Account Segment |
| rs 6+ | 10% Account Interest Multiplier | | /es | Ye | es | 1 | 40 |
| | I | Policy Years 6+ | 10% Account Interest Multiplier | Policy Years 6+ | 10% Account Interest Multiplier | | |
| not applied to the interest | applied to index and fixed account rates. The o the interest bonus, the minimum account value, account value that is policy debt. | 10% multiplier in years 6+ applied to ir multiplier is not applied to the interest nor any portion of the account value | bonus, the minimum account value, | 10% multiplier in years 6+ applied to inc multiplier is not applied to the interest b nor any portion of the account value th | oonus, the minimum account value, | No | one |
| ed | 3.75% 1.50% | Current Guaranteed | 3.75% 1.50% | Guaranteed | 3.75% 3.00% | Current Guaranteed | 3.50% 2.00% |
| rs 1-5; 1.50 in years six on ans: Current 4.0% ed 6.0% | | Current: 2.75% in years 1-5; 1.50% in ye Variable loans: | ears 6+ Current 4.0% Guaranteed 10.0% | Current 4.25% in years 1-5; 3.0% in years Max. rate in years 1-5 is 6.0% Variable loans: | s six on Current 4.0% Guaranteed 10.0% | Standard Loans: Current - Guaranteed: Alternate Loan: Current - Will never exe 7.50% | 2.25% 2.00% ceed Guaranteed. Guaranteed - |
| Dans: Dans: | 1.50% Index Credits | Standard Ioans: Variable Loans: | 1.50% Index Credits | Standard Ioans: Variable Loans: | 3.00% Index Credits | Standard Ioans: Current - Guaranteed: Alternate Loan Current Guaranteed: | 2.25% 2.25% Subject To Change 7.50% |
| dministrative fee: \$8.00 hit expense charge bad for non-smokers in year: | :e: \$8.00 arge nokers in years 1-10: 5.0% | Monthly Administrative fee: \$8.00 Monthly unit expense charge Premium load for non-smokers in year | 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 + | |
| 15 I Death Benefit | 15 Years | | Years | 20 Y | 'ears | 10 | Years |
| d Insurability Rider Monthly Deductions | Rider | Accidental Dean 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 |
| | No | I | No | N | lo | | |
| Ν | N/A | ٨ | I/A | N, | /A | N | I/A |
| i. | No | | No | N | 10 | Y | es |
| | None | | | | | | antee Available |
| 1 | Yes | | | | | | (es |
| I N | | Super Preferred NT Preferred NT Standard NT | Preferred Tobacco Standard Tobacco | Preferred NT Standard NT | Preferred Tobacco Standard Tobacco | Preferred Plus NT Preferred NT | Preferred Tobacco Standard Tobacco Juvenile |
| I Ne | Preferred Tobacco Standard Tobacco | Ages 18 - 80 | Preferred Tobacco | Ages 20 - 80 Super Preferred NT Ages 20 - 85 Preferred NT Ages 20 - 90 | Preferred Tobacco Standard Tobacco | Ages 18 - 75 Super Preferred NT Preferred Plus NT Ages 18 - 85 Preferred NT Ages 18 - 90 | Preferred Tobacco Standard Tobacco |
| | | No None Yes d NT Preferred Tobacco Standard Tobacco | No I None Lifetime Guar Yes Yes d NT Preferred Tobacco Standard Tobacco Preferred NT Standard NT Standard NT erred NT Preferred Tobacco IT Preferred Tobacco | No No None Lifetime Guarantee Available Yes Yes d NT Preferred Tobacco Standard Tobacco Preferred NT Standard NT Preferred NT Preferred NT Standard Tobacco Area NT Preferred NT Preferred NT Preferred Tobacco Ages 18 - 80 Super Preferred NT | No No No No None Lifetime Guarantee Available No No Yes Yes | No No No None Lifelime Guarantee Available None Ves Yes Ves Standard Tobacco Super Preferred NT Preferred Tobacco Standard NT Preferred NT Standard NT Ti Preferred Tobacco Super Preferred NT Preferred Tobacco Super Preferred NT Preferred NT Standard NT Preferred NT Preferred NT Ti Preferred Tobacco Super Preferred NT Preferred NT Preferred NT Preferred NT NT Preferred NT Preferred NT NT Preferred NT Preferred NT Ages 18 - 80 Super Preferred NT Super Preferred NT Preferred NT Ages 20 - 80 Super Preferred NT Super Preferred NT Preferred NT Ages 15 - 80 Super Preferred NT Ages 15 - 80 Standard NT Standard NT Standard NT | No No No No No No No No None Lifetime Guarantee Available None None Lifetime Guarantee Available Yes Yes |

| Carrier Name | | fic Life | | fic Life | | fic Life | | fic Life |
|-----------------------------------|---|--|---|---|--|---|---|--|
| Product Min Face Amount | | ed Accumulator 0,000 | | Accumulator II NY 0,000 | | d Estate Preserver 0,000 | | d Performer LT 2 0,000 |
| Min Face Amount | | 1: Level | | 0,000 1:Level | | 1:Level | | 0,000 11: Level |
| DB Options | Option 2: Option 3; Ret | Increasing um of Premium | Option 2 Option 3; Ret | : Increasing Jurn of Premium | Option 2 Option 3; Re | : Increasing turn of Premium | Option 2: Option 3; Ret | : Increasing rum of Premium |
| Participation Rate | One Year High Par: Five Year Hugh Par: All Others: | 140% 105% 100% | One Year High Par: All Others: | 140% 100% | One Year High Par: Five Year Hugh Par: All Others: | 140% 105% 100% | One Year High Par: Five Year Hugh Par: All Others: | 140% 105% 100% |
| Floor | C | 0% | | 0% | | 0% | 1 | 0% |
| Minimum Account Value Guarantee | No | one | N | one | N | lone | Ν | one |
| 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 Iwo Year Point to Point Five Year Point to Point Hive Year Point to Point High Cap | |
| Crediting / Persistency Bonus | Nc | one | Ν | one | Ν | ione | 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 | I/A | 1 | A/F | 1 | N/A | 1 , | No |
| Index Multiplier | Nc | one | N | one | N | one | N | one |
| 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 exc | 2.25% 2.00% ceed Guaranteed. Guaranteed - | Standard Loans: Current - Guaranteed: | 2.25% 2.00% | Standard Loans: Current - Guaranteed: Alternate Loan: Current - Will never ex | 2.25% 2.00% | Standard Loans: Current - Guaranteed: Altemate Loan: Current - Will never ex | 2.25% 2.00% |
| | 7.50% Standard loans: Current - Guaranteed: | 2.25% 2.25% | Standard Ioans: Current - Guaranteed: | 2.25% 2.25% | 7.50% Standard loans: Current - Guaranteed: | 2.25% 2.25% | 7.50% Standard loans: Current - Guaranteed: | 2.25% 2.25% |
| Interest Credited on Policy Loans | Alternate Loan Current Guaranteed: | Subject To Change 7.50% | | | Alternate Loan Current Guaranteed: | Subject To Change 7.50% | Alternate Loan Current Guaranteed: | Subject To Change 7.50% |
| Loads/Fees | Monthly administrative fee: \$10.00 Premium load: 6.00% Monthly Charge per \$1,000, current CC | OI | Monthly administrative fee: \$7.50 Premium load: 6.60% Monthly Charge per \$1,000, current C | :01 | Monthly administrative fee: \$10.00 Premium load: 6.80% Monthly unit expense charge, \$21 + p | er \$1.000 of coverage | Monthly administrative fee: \$7.50 Premium load: 5.90% Monthly Charge per \$1,000, current C | OL |
| Surrender Charge Duration | 10 1 | 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 Core No Laose 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 Labse 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 Laose Guarantee Other Insured Overloan Protection Primary Insured Rider Terminal Illness Waiver of Monthly Deductions Waiver of Specified Premium |
| Guaranteed Income Available? | M | No | | No | | No | 1 | No |
| Details for Guaranteed Income | N | I/A | 1 | I∕A | 1 | N/A | ٨ | Į∕A |
| Premium Deposit Fund | Y | /es | | (es | , | Yes | ۲ ۲ | (es |
| Death Benefit Guarantees | | antee Available | | uarantee Available | - | ured Guarantee Available | | antee Available |
| Unisex Rates | | (es Proforrad Tabacca | | res Proformed Tobacco | | Yes Standard Tobacco | | referred Tebacco |
| 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 | Preferred Tobacco | Ages 20 - 75 Super Preferred NT Preferred Plus NT Ages 20 - 85 Preferred NT Ages 20 - 90 | 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 | Preferred Tobacco |
| | Standard NT Ages 0 - 17 Juvenile | Standard Tobacco | Standard NT Ages 0 - 19 Juvenile | Standard Tobacco | | | Standard NT Ages 0 - 17 Juvenile | Standard Tobacco |

| INDEXED UNIVERSAL LIFE PRODUCT FEATURES | | | | | | | | | |
|---|---|--|---|--|---------------------------------------|--|---------------------------------------|--|--|
| Carrier Name | Pacific Life | | ncipal | | cipal | | ective | | |
| Product | Pacific Indexed Protector | | al Life Accumulation | | versal Life Flex | | Choice UL | | |
| Min Face Amount | \$50,000 | \$5 | 50,000 | \$10 | 00,000 | | 00,000 | | |
| DB Onlines | Option 1: Level Option 2: Increasing | | n 1: Level 2: Increasing | | 1 : Level : Increasing | Option | 1: Level | | |
| DB Options | Option 3; Return of Premium | Option 3; Re | turn of Premium | Option 3; Ret | urn of Premium | | | | |
| | One Year High Par: 140% | S&P 500 Price Return | 100% | S&P 500 Price Return S&P Total Return | 100% | Cap Account | 100% | | |
| Participation Rate | Five Year Hugh Par: 105% All Others: 100% | S&P Total Return | 110% | S&P lotal Return | 110% | | | | |
| | | | | | | | | | |
| Floor | 0% | 0% (current o | and guaranteed) | 0% (current a | nd guaranteed) | | 0% | | |
| | | | | | | | | | |
| Minimum Account Value Guarantee | None | 1 | lone | N | one | N | one | | |
| | | | | | | | | | |
| | S&P 500 | S&P 500 Price Return (PR) | | S&P 500 Price Return (PR) | | S&P 500 | | | |
| | MSCI Emerging Markets Hang Seng | S&P 500 Total Return (TR) | | S&P 500 Total Return (TR) | | | | | |
| Market Indices | EuroSTOXX 50 | | | | | | | | |
| | | | | | | | | | |
| | One Year Point to Point Cap | One Year Point to Point Cap | | One Year Point to Point Cap | | One Year Point to Point Cap | | | |
| Index Crediting Strategies | One Year Point to Point High Cap One Year Point to Point No Cap | One Year Point to Point Average | | One Year Point to Point Average | | | | | |
| | Two Year Point to Point | | | | | | | | |
| | Five Year Point to Point High Cap Fixed Account: Year 11+: Formula Driven | Year 11+ | 0.25% | | | | I | | |
| | Index Account: Function of Fixed Account Bo | | 0.2070 | | | | | | |
| | option budget rate | | | | | | | | |
| Crediting / Persistency Bonus | | | | N | one | N | one | | |
| | | | | | | | | | |
| | | | | | | | | | |
| Is Bonus Guaranteed? | No | | No | | NA | | NA | | |
| | | | | | | | | | |
| | | | | | | | | | |
| Index Multiplier | None | 4 | lone | N | one | N | one | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| Fixed Account Rate | Current 3.65% | Current | 4.50% | Current | 4.50% | Current | 3.75% | | |
| | Guaranteed 2.00% Standard Loans: Current - 2.25% | Guaranteed Standard Loans | 2.00% | Guaranteed Years 1 - 10 | 2.00% 3.50% | Guaranteed Current: | 1.00% 4.81% | | |
| Loan Interest Rate(s) | Guaranteed: 2.00% | Years 1 - 10 | 4.50% Current & Guaranteed | Years 11+ | 2.00% | Guaranteed: | 8.00% | | |
| | Alternate Loan: Current - Will never exceed Guaranteed. Guarantee 7.50% | d - Years 11+ Alternate | 3.00% Current, 4.50% Guaranteed 5.25% Current, 8% Guaranteed | Preferred Loans Guaranteed after Yee | ar 10 | All loans are participating loans | | | |
| | Standard loans: Current - 2.25% | Standard | | All Years | 2.00% | Participating Loans: | Index Credits | | |
| Interest Credited on Policy Loans | Guaranteed: 2.25% Alternate Loan Current Subject To Change | All Years Alternate | 3.00% Current, 2.00% Guaranteed Index Credits | Current and Guaranteed, Traditional | oans Only | All loans are participating loans | | | |
| | Guaranteed: 7.50% | | | | | | | | |
| Loads/Fees | Monthly administrative fee: \$10.00 Premium load: 5.50% | Premium load: 5% in yrs 1-15; 3.5% yrs Monthly admin: \$6 | 16+, Gtd: 10% in all years | Premium Load: 8% to target (15% gtd. Monthly Admin: \$7.50 (\$10.00 gtd.) | / 13% above target (15% gtd.) | 8% premium expense charge yrs 1-10; (except in CA & FL - 25% thereafter); | 4% thereafter | | |
| | Monthly Charge per \$1,000, current COI | Per \$1K of face charge: varies by ins | | Per \$1K of face charge: varies | | Monthly COI charge | | | |
| Surrender Charge Duration Riders | 20 Years 2% Guarantee on Termination Long Term Care | Child Term | years | 19 Child Term | years | 14 Accidental Death Benefit | Years | | |
| | Accidental Death Benefit No Lapse Guarantee | Chronic Illness | | Chronic Illness | | Child Term | | | |
| | Alternate Loan Other Insured Benefit Distribution Rider Overloan Protection | Cost of Living Increase Life Paid Up | | Cost of Living Increase Life Paid Up | | Disability Benefit Rider ExtendCare Rider | | | |
| | Child Term Primary Insured Rider | Salary Increase (business use only) | | Salary Increase (business use only) | | Income Provider Option | | | |
| | Chronic Illness Rider Terminal Illness Conversion Rider Waiver of Monthly Deductions | Surrender Value Enhancement (busin Waiver of Monthly Deductions | iess use only | Surrender Value Enhancement (busin Waiver of Monthly Deductions | ess use only) | Terminal Illness | I. | | |
| | Guaranteed Insurability Rider Waiver of Specified Premium | | | | | | | | |
| Guaranteed Income Available? | No | | No | | No | | No | | |
| | | | | | | | | | |
| Details for Guaranteed Income | N/A | | N/A | 1 | N/A | 1 | √A | | |
| Premium Deposit Fund | Yes | | No | | No | | No | | |
| | | | | | | | | | |
| Death Benefit Guarantees | Lifetime Guarantee Available | 10 year no k | apse guarantee | The lesser of 25 years | rs or age 90 with rider | | antee Available | | |
| Unisex Rates | Yes Succes Desferred Mit | Super Drofore -1 -17 | Yes | | fes | | on - MT Cases | | |
| Available Risk Classes | Super Preferred NT Preferred Tobacco Preferred Plus NT Standard Tobacco | Super Preferred NT Preferred NT | Preferred Tobacco Standard Tobacco | Super Preferred NT Preferred NT | Preferred Tobacco Standard Tobacco | Select Preferred NT Preferred NT | Preferred Tobacco Standard Tobacco | | |
| Available kisk Classes | Preferred NT Juvenile | Super Standard NT | | Super Standard NT | | Standard NT | | | |
| Issue Ages | Standard NT Ages 18 - 75 | Standard NT Ages 20 - 80 | | Standard NT Ages 20 - 80 | | Ages 0 - 75 | | | |
| | Super Preferred NT | Super Preferred NT | | Super Preferred | | Standard NT | | | |
| | Preferred Plus NT Preferred Tobacco Ages 18 - 85 | Ages 20 - 85 Preferred NT | Preferred Tobacco | Ages 20 - 85 All other classes | | Ages 18 - 75 All other classes | | | |
| | Preferred NT | Super Standard NT | Standard Tobacco | | | An officer clusses | | | |
| | Ages 18 - 90 | Standard NT | | ENLG Rider - Max Issue Age: 80 | | | | | |
| | Standard NT Standard Tobacco Ages 0 - 17 | Ages 20 - 70 Special Underwriting | | | | | | | |
| | Juvenile | | | | | | | | |
| | 1 | | | | | | L | | |

| Carrier Name | | ential | | Financial | | Financial | | Financial |
|---|--|---|--|---|---|---|---|--|
| Product Min Face Amount | | x Advantage),000 | Ages 0-5 | on IUL 54: \$50,000 | | se IUL 0,000 | Eclipse Pr \$10 | otector IUL 00,000 |
| DB Options | Option Option 2: | 1: Level Increasing | Option | : \$100,000 1 : Level Increasing | Option Option 2: | 1: Level Increasing | Option Option 2: | n 1: Level : Increasing |
| Participation Rate | Option 3; Retu 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% | n of Premiums S&P 500 3 Year: 140% Euro STOXX 50: 100% | S&P 500: 100% Blended: 100% S&P 500 High Par: 140% | m of Premiums S&P 500 3 Year: 140% Euro STOXX 50: 100% |
| Floor | 0 | % | S&P 500 w/ Multiplier: 1% All Other Accounts: 0% | | C |)% | 1 | 0% |
| Minimum Account Value Guarantee | NC | one | 2.00% at time of death, po | blicy termination or surrender | 2.00% at time of death, po | licy termination or surrender | 2.00% at time of death, po | slicy termination or surrender |
| Market Indices | S&P 500 | | S&P 500 S&P 500 Low Volatility Blended: Barclays, Euro STOXX 50, S&P | 2 500, 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 120-month (10-year) rolling period. The prior policy anniversary, with the initial 11th policy year. | e 10-year rolling period ends at the | An annual bonus may be given based 120-month (10-year) rolling period. Th prior policy anniversary, with the initial 11th policy year. | d on the index credits received over a e 10-year rolling period ends at the bonus payment taking place on the |
| Is Bonus Guaranteed? | Y | es | | No | ٨ | No | | No |
| Index Multiplier | Multiplier of 1.15 applicable to th | e Indexed Account with Multiplier | | ediling when the indexed account has it on the segment date. | Nc | one | Ň | one |
| 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 Yea | 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 th Variable: 0% Minimum up to cap of cl Fixed: Years 1-10: 3%, Years 11+: 4% | e index loan account | Indexed: 0% Minimum up to cap of the Variable: 0% Minimum up to cap of cli Fixed: Years 1-10: 3%, Years 11+: 3.90% | e index loan account ents index accounts | Variable: 0% Minimum up to cap of cl Fixed: Years 1-10: 4%, Years 11+: 4.90% | ients index accounts |
| Loads/Fees | 3.75% Premium Expense Charge Monthly Admin Fee current \$12, Currer Asset-Based Charge 0.75% | nt Cost of Insurance | 7% of premiums (Max); \$12/mo policy Plus COIs | fee (max) | 7% of premiums (Max); \$12/mo policy t Plus COIs | fee (max) | 7% of premiums (Max); \$8.33/mo polic Plus COIs | y fee (max) |
| Surrender Charge Duration | 15 Y | 'ears | | Years | | Years | | Years |
| Riders | Accidental Death Benefit BenefitAcces Child Tem Enhanced Disability High Early Cash Value Livina Needs Benefit Overloan Protection | | Chronic Illness Corporde Values Enhancement Exchance of Insureds Guaranteed Insureds Guaranteed Insurability High Early Cash Value Inflation Agreement | Overloan Protection Premium Devoit Acct Soread Death Benefit Surender Value Enhancement Term Insurance Terminal Illines Waiver of Nonthly 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 Desolt Acct Spread Death Benefit Surender Value Enhancement Term Insurance Terminal Illines Waiver of Nonthly Deductions Waiver of Specified Premium | Accidental Death Benefit Business Continuation Child Term 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 Monthly Deductions Waiver of Specified Premium |
| Guaranteed Income Available? Details for Guaranteed Income | N | (A | Yes with Guarantee Guarantees an income stream throug supplemental retirement income. Inc | | Yes with Guaranteed Guarantees an income stream for life, supplemental retirement income. Inco | | | No |
| | Yes - State | | benefits being paid first with cost basis | s, then through fixed-rate policy loans. | benefits being paid first with cost basis | | | (es |
| Premium Deposit Fund Death Benefit Guarantees | Earlier of 20 Years or A | | | one | | one | Up to Lifetime with Performance Dea | res th Benefit Guarantee Agreement. (Dial- arantee) |
| Unisex Rates Available Risk Classes Issue Ages | N Preferred Best Preferred NT Non-Tobacco Plus Standard NT Ages 18 - 85 All Closses Available Acaes 15 - 17 Standard NT Standard NT | io Preferred Tobacco Standard Tobacco Standard Tobacco | Preferred Select NT Preferred NI Standard NT Ages 0 - 80 All Classes | fes Preferred Tobacco Standard Tobacco Rated | Y Preferred Select NT Preferred NT Standard NT Ages 0 - 85 All Classes | les Preferred Tobacco Standard Tobacco Rated | Preferred Select NT Preferred NT Non-Tobacco Plus Standard NT Ages 0 - 85 All Classes | fes Preferred Tobacco Standard Tobacco Rated |
| | | | | | | | | |

| INDEXED UNIVERSAL LIFE FRODUCT FEATURES | | | | | | | | |
|--|--|---|---|--|---|---|---|--|
| Carrier Name | Securian Financial | | Securian Financial | | Securian Financial Omega Builder | | Symetra Accumulator IIII - 1.0 | |
| Product Min Face Amount | Eclipse Survivor IUL \$200,000 | | Eclipse Survivor Pro IUL \$200,000 | | \$100 | | Accumulator IUL 1.0 \$100,000 | |
| | Option 1: Level | | Option 1: Level | | Option 1: Level | | Option 1: Level | |
| DB Options | Option 2: Increasing Option 3: Sum of Premiums | | Option 2: Increasing Option 3: Sum of Premiums | | Option 2: Increasing | | 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 | C | 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&F | 2 500, 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 | |
| Credifing / Persistency Bonus | An annual bonus may be given based 120-month (10-year) rolling period. The prior policy anniversary, with the initial 11th policy year. | e 10-year rolling period ends at the | An annual bonus may be given base 120-month (10-year) rolling period. Th prior policy anniversary, with the initia 11th policy year. | | An annual bonus may be given based 120-month (10-year) rolling period. The prior policy anniversary, with the initial 11th policy year. | e 10-year rolling period ends at the | Beginning in policy year 11, your polic bonus that increases the credits appli- interest applied to the fixed and holdi | |
| Is Bonus Guaranteed? | Ν | No | | No | N | lo | | 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% |
| | Indexed | 5.00% | Variable | 4.5% | Indexed | 5.00% | Standard Loans | |
| Loan Interest Rate(s) | Variable Fixed | 4.50% 4.00% | Fixed | 5.0% | Variable Fixed | 4.50% 4.00% | Years 1 - 10 Years 11+ | 4.25% 4.00% 6.00% (Current & Guaranteed) |
| Interest Credited on Policy Loans | Indexed: 0% Minimum up to cap of the Variable: 0% Minimum up to cap of clie Fixed: Years 1-10: 3%, Years 11+: 3.90% | ients index accounts | Variable: 0% Minimum up to cap of cl Fixed: Years 1-10: 4%, Years 11+: 4.90% | | Indexed: 0% Minimum up to cap of the Variable: 0% Minimum up to cap of clie Fixed: Years 1-10: 3%, Years 11+: 3.90% | | Participating Standard Loans Years 1 - 10 Years 11+ Participating | 4.00% 4.00% Based on Index Returns |
| Loads/Fees | 7% of premiums (Max); \$30/mo policy f Plus COIs | fee (max) | 7% of premiums (Max); \$30/mo policy Plus COIs | fee (max) | 7% of premiums (Max); \$30/mo policy f Plus COIs | ee (max) | Monthly administrative fee: \$10 Premium load: Varies by policy Monthly Charge per \$1,000, current C | |
| Surrender Charge Duration | | Years | | Years | | 'ears | 10 | Years |
| Riders | Estale Protection Estale Protection Choice First to Die High Early Cash Value Indexed Loan Interest Accumulation Overlaan Protection | Performance DB Guarantee Policy Split Oolfon Premium Deposit Acct Single Life Term Surender Value Enhancement Term Insurance | Estate Protection Choice Estate Protection Choice First to Die High Early Cash Value Interest Accumulation | Overlaan Protection Performance DB Guarantee Policy Solit Option Premium Deposit Acct Term Insurance | 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 Illeas Waiver of Monthly Deductions Waiver of Specified Premium | Charitable Giving Chronic Illness Chronic Illness Plus Overloan Protection Supplemental Protection Rider Surrender Value Enhancement Terminol Illness | |
| Guaranteed Income Available? | No | | No | | Yes with Guaranteed Income Agreement Guarantees an income stream for life, providing the potential for washened a price and income stream for the stream of | | No N/A | |
| Details for Guaranteed Income | N/A | | N/A | | 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 Death Benefit Guarantees | Yes None | | Yes Up to Lifetime with Performance Death Benefit Guarantee Agreement. (Dial- | | Yes None | | Yes 20 year no lapse guarantee | |
| | | | | irantee) | | | | - |
| Unisex Rates Available Risk Classes | Y Preferred Select NT Preferred NT Non-Tobacco Plus Standard NT | res Preferred Tobacco Standard Tobacco Rated | Preferred Select NT Preferred NT Non-Tobacco Plus Standard NT | res Preferred Tobacco Standard Tobacco Rated | Y: Preferred Select NT Preferred NT Standard NT | es Preferred Tobacco Standard Tobacco Rated | Super Preferred Preferred NT Standard Plus Standard NT | No 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 |

| Carrier Name | | imerica Freedom IUL | | nancial® Blobal Choice | Voya Fi Voya IUL | nancial® | | nancial® |
|---|---|---|---|--|---|---|--|---|
| Product Min Face Amount | | 5,000 | | 0,000 | |),000 | Voya IUL - Accumulator \$50,000 | |
| DB Options | Option | 1: Level Increasing | Option | 1: Level Increasing | Option | | 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 Pc | |
| Floor | 0.3 | 75% | (| 0% | 1 | % | |)% |
| 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 guaranteel If greater than the policy's account value, the alternate guaranteed accound 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 S S&P 500 | ieng) | Global (S&P 500, EURO STOXX, Hang Se | ng) | 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 | |
| Credifing / Persistency Bonus | No | one | N | one | No | ne | Year 11+ | 0.25% |
| Is Bonus Guaranteed? | 4 | NA | | NA | 1 | A | - | 10 |
| Index Multiplier | NC | one | Begins Policy Year 11 2 Year Strategy - 10% End at earlier of Year 40 or age 85 5 Year Strategy - 20% • 10% enhancement on index credits paid on the 2 Year Global Indexed Strategy • 00% enhancement on index credits poid on the 5 Year Global Indexed Strategy • 00% enhancement on index credits poid on the 5 Year Global Indexed Strategy • 00% enhancement on index credits poid on the 5 Year Global Indexed Strategy | | 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 11+ | 2.75% | Traditional yrs 1-10 Traditional yrs 11+ Select Loan | 2.75% 2.00% 6.00% | Traditional yrs 1-10 Traditional yrs 11+ | 2.75% 2.00% | Traditional yrs 1-10 Traditional yrs 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 \ | <i>Years</i> | | vears | | ears | | /ears |
| Riders | Accidential Death Benefit Additional Insured Childrens Benefit Chronic Illness Disability Waiver of Monthly Ded. Disability Waiver of Premium Guaranteed Insurability | Long Term Care Overloan Protection Terminal Illness | Accidental Death Benefit Adjustable Term Benefit Chronic Illness Other Insured Overlaan 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 Overlaan 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? | 1 | No. | 1 | No | ٨ | 0 | 1 | 10 |
| Details for Guaranteed Income | N/A | | N/A | | N/A | | N/A | |
| Premium Deposit Fund | N | 40 | Yes - 3.00% | current rate | Yes - 3.00% | current rate | Yes - 3.00% | current rate |
| Death Benefit Guarantees | | | None | | None | | None | |
| <u>Unisex Rates</u> Available Risk Classes | Preferred Elite NT Preferred Plus NT Preferred NT Standard NT | Preferred Tobacco Standard Tobacco Juvenile | Y Super Pref NT Preferred NT Standard NT | res Preferred Tobacco Standard Tobacco | Y Super Pref NT Preferred NT Standard NT | es Preferred Tobacco Standard Tobacco | Super Pref NT Preferred NT Standard NT | es Preferred Tobacco Standard Tobacco |
| Issue Ages | Ages 0-17 Juvenile Aces 18 - 70 All Classes Aces 18 - 75 Preferred NT / Preferred Tobacco Ages 18 - 85 Standard NT / Standard 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 | Ages 16-80 Super Preferred Ages 16-85 Preferred NT Ages 0 - 90 Standard NT Ages 16 - 90 Standard Tobacco | Preferred Tobacco |

| Carrier Name | Voya Fi | ancial® | | rich | - 7 | rich | |
|----------------------------------|---|---------------------------------------|---|--|---|---|--|
| Product | | Voya Financial® | | Zurich Accumulation IUL | | Zurich Value Index UL | |
| Vin Face Amount | Voya IUL - Protector | | | | | | |
| Min dee Anooni | \$50,000 Option 1: Level | | \$250,000 | | \$250,000 | | |
| DB Options | | Increasing | Option 1: Level Option 2: Increasing | | Option 1: Level Option 2: Increasing | | |
| Participation Rate | Cap Account | 100% | Cap Account | 100% | Cap Account | 100% | |
| loor | 0 | % | | 0% | Core Cap Account | 1% 0% | |
| Ainimum Account Value Guarantee | value is used in the benefits calculation surrender. | ue, the alternate guaranteed account | None | | All others 10% | | |
| Market Indices | 5&P 500 | | S&P 500 Russell 2000 MSCI EAFE | | S&P 500 Index Domestic Multi Index (S&P 500, USB, Dc Global Multi Index (S&P 50, MSCI EAFE, | w Jones Commodity Index) MSCI Emerging Markets) | |
| ndex Crediting Strategies | One Year Point to Point Cap | | One Year Point to Point Cap | | One Year Point to Point Cap | | |
| Crediting / Persistency Bonus | Nc | ne | Year 10+ | 12.00% | Year 11+ | 0.25% | |
| s Bonus Guaranteed? | | A | | (es | | 10 | |
| ndex Multiplier | No | ne | None | | None | | |
| ixed Account Rate | Current | 4.25% | Current | 3.00% | Current | 3.00% | |
| | Guaranteed Traditional yrs 1-10 | 2.00% 2.75% | Guaranteed Standard Yrs 1-10 | 2.00% 5.00% | Guaranteed Standard Loans | 2.00% 5% Year 1 - 9. 4% Years 10+ | |
| oan Interest Rate(s) | Traditional yrs 11+ Select Loan | 2.00% | Standard Yrs 11+ Variable Loan | 4.00% Rate Determined by a separate index | | | |
| nterest 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% | | |
| .oads/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 | | |
| urrender Charge Duration | 20 y | ears | | Years | | /ears | |
| liders | Accidental Death Benefit Adjustable Ferm 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? | N | 0 | | No | ١ | 10 | |
| etails for Guaranteed Income | N | /A | N/A | | N/A | | |
| remium Deposit Fund | Yes - 3.00% current rate | | No | | No | | |
| eath 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 | | |
| nisex Rates | | es | | /es | Y | es | |
| wailable 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 | |
| ssue 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 Aaes 0 - 85 Standard Non-Tobacco | Preferred Tobacco Standard Tobacco | |