




<p>American General Life Companies</p> <p>Occasional cigar smokers considered non-tobacco</p>	Select-A-Term	Revolutionary term product designed to give ultimate flexibility to benefit period. Dial in periods from 12 to 30 years. Minimum face is \$100k.
	ContinUL Extend	Lifetime death benefit guarantee, issues to age 90, min face \$100k.
	ROP Select-A-Term	15/20/30 year level term options, minimum face \$100K.
	Elite Global IUL	Offers 3 global indices giving client access to different world markets. Issues to age 90, min face \$50k.
<p></p> <p>Home Office Access</p> <p>Industry Benchmark Accidental Death Policy with Unique Disability Rider</p> <p>Trip to Puerto Rico for 2010 Production</p>	Non-Med Term 350	Ages 18-65. No medical exam required. Coverage up from \$50K to \$350K.
	Simplified Life Portfolio	0- 80. \$5K-\$50K. Three-tiered product based on client health.
	AcciFlex	Up to \$250K accidental life with ROP and DI. Virtually no underwriting.
	Century+	Ages 18-60. Blue/gray market. Unique list of acceptable occupations (Hair stylists, police officers, fire fighters, government employees).
	Critical Illness	Ages 18-64. Coverage between \$5K-\$50K. Fully underwritten between \$50K-\$500K
	Graded Benefit DI	Impaired Risk DI Product
	LifeScape Whole Life	Traditional participating WL.
<p></p> <p>UL table Shaving Program. Up to 3 Tables = STANDARD</p> <p>External Exchange Program Available for</p>	Advantage Builder III	IUL that has low cost guarantee death benefit, minimum face is \$100k and issues to age 85.
	Lifetime Builder III	High target IUL, great for cash accumulation, issues to age 85 and minimum face is \$50k.
	Life Stage UL	Current assumption, minimum face is \$50K and issues to age 85

<p>Conversions</p> <p>Free CE Credits Available on Company Website</p> <p>Home Office Access</p>	Term	10/20/30 year/ ART. Minimum face is \$50k. (\$500k on ART)
	Indexed Survivor UL	No lapse guarantee rider available, one applicant can be uninsurable, minimum face is \$250k and issues to age 85.
	Multi Choice Indexed Single Premium UL	Guaranteed death benefit for a single premium, free withdrawals of 10% year 2+, standard through table 4.
	Multi Choice Single Premium Life	Guaranteed death benefit for a single premium, free withdrawals of 10% year 2+, standard through table 4.
	Athena UL	Cost effective long term protection. Minimum face is \$50K.
	Athena SUL	Minimum face is \$200k.
	150 Level Term	10, 15 and 20 year term options available. Minimum face is \$500k.
	150 Annual Renewable Term	Issues to age 99. Minimum face is \$25K.
 <p>Easy to Use Tele-App Process</p> <p>Table Ratings Start from Standard Plus Instead of Standard</p> <p>Preferred Non Tobacco Available to Former Smokers After 36 Months</p>	OP Term Series	Flexible underwriting. Preferred tobacco rates available. Minimum face is \$100k
	Life Value Term	Initial premium significantly lower than traditional term. 20 and 30 year terms available.
	Life Umbrella UL 120	Competitive no lapse UL. \$100K minimum face, issues to age 85.
	Life Choice UL	Dial-A-Guarantee UL. \$100K minimum face and issues to age 85.
 <p>Established 1896</p> <p>Revolutionary Quick (24-48 hours)</p>	Rapid Decision Term	Up to \$300K, non-medical up to age 75. 10/15/20/30 year level term.
	Rapid Decision Mortgage Term	Up to \$500K, non-medical up to age 70. Available 40 year term length.

<p>Issue/Underwriting Process</p>	<p>Graded Death Benefit</p>	<p>Available as WL AND term. Perfect for impaired risk clients. Up to \$250K of coverage.</p>
<p>Genworth Financial </p> <p>New E-app Process Available with Life Quick Request</p> <p>Competitive Term and UL Portfolio</p> <p>No E& O Required</p>	<p>Colony Term UL</p>	<p>\$50K minimum. 10/15/20/30 year level term.</p>
	<p>Gen-Guard UL</p>	<p>Up to age 90. \$25K minimum, competitive guaranteed premiums.</p>
	<p>Life Ready UL II</p>	<p>Current assumption UL, minimum face is \$50k, issues to age 90.</p>
<p>ING </p> <p>Liberal underwriting for occasional cigar smoking, cholesterol, and build</p>	<p>Term Smart</p>	<p>Preferred tobacco rates available. \$100K minimum face.</p>
	<p>ROP Endowment Term</p>	<p>ROP term issues 20, 25, and 30 year. \$100K Minimum face.</p>
	<p>GDB UL II</p>	<p>Five underwriting classes available. Can be fully underwritten or written as GI.</p>
	<p>IUL Global</p>	<p>Excellent multi indici IUL offering great cash accumulation potential with competitive rates, min face \$100K, issues to 90.</p>
	<p>Indexed UL CV</p>	<p>Built for cash value accumulation with fixed & indexed crediting strategies. \$50K minimum face, issues to age 90.</p>
	<p>Protector UL</p>	<p>No lapse UL coverage to age 90. Minimum face is \$50K. Designed for low cost death benefit protection.</p>
<p><i>John Hancock</i></p>	<p>Protection UL-G</p>	<p>UL product focusing on death benefit guarantees. Minimum face is \$100K.</p>
	<p>Performance UL</p>	<p>John Hancock's lowest cost UL. Minimum face is \$100K.</p>
	<p>Accumulation UL</p>	<p>UL focused on high early cash value potential and long term cash accumulation potential. Minimum face is \$100K.</p>

	Protection SUL-G	SUL focusing on guaranteed death benefits. Minimum face is \$250K.
	Performance SUL	Current assumption SUL coverage focused on low-cost death benefit protection and high cash value potential.
	John Hancock Term	10, 15 and 20 year term options available. Minimum face is \$750K.
	Survivorship Term	Issues to age 90. Minimum face is \$250K.
 <p>UL table Shaving Program. Up to 3 Tables = STANDARD</p> <p>Home Office Access</p> <p>Non-Tobacco Rates For Cigar, Pipe, Tobacco Chewers</p>	LifeGuarantee UL	Guarantee UL with cash value accumulation. Minimum face is \$100k. Mid-range target premium.
	LifeElements	Up to age 75. 10/15/20/30 year guaranteed level term. Minimum face is \$250k.
	LifeReserve IUL	Potential for significant account value growth through 3 index options. Minimum face is \$100K with high target premium.
	LifeGuarantee SUL	Guaranteed death benefit survivorship UL.
	Duration Guarantee	10,15, 20, 25, 30 or until age 95 guarantee. Issues ages 20-85, minimum face is \$100K
	MoneyGuard	Single premium UL coverage with long term care benefit, money back guarantees, and tax free death benefit.
 <p>Nationally Recognized Brand Name</p>	Guarantee Advantage UL	UL product with custom guarantee options. Ideal for income replacement, estate and business planning. \$50K minimum face.
	Legacy Advantage	Joint life product. Perfect for estate planning. Minimum face is \$250K.

	<p>Guaranteed Level Term</p>	<p>Affordable term product available at 10, 15, 20, & 30 years with guaranteed level premiums. Minimum face is \$100K.</p>
	<p>Whole Life</p>	<p>Traditional participating whole life with versatile cash accumulation options and juvenile options. Minimum face is \$10K. Issues up to age 85.</p>
<div data-bbox="279 795 548 1003" data-label="Image"> </div> <p data-bbox="298 1073 529 1100">Unisex Build Charts</p> <p data-bbox="306 1178 521 1205">Age Last Birthday</p>	<p>Term Life Answers</p>	<p>10, 15, 20, 30 year fully underwritten term. \$100K minimum face.</p>
	<p>Term Life Express</p>	<p>Non-med term. \$50K-\$400K with 15, 20, & 30 term lengths. ROP available.</p>
	<p>Term Life Complete</p>	<p>Four riders automatically available. ROP available. Issues to age 65. \$100K min.</p>
	<p>Whole Life Express</p>	<p>Non-med WL coverage from \$5K-\$50K up to age 80.</p>
	<p>GUL Complete</p>	<p>Lifetime death benefit UL with \$50K min.</p>
	<p>GUL Express</p>	<p>Non-medical UL to age 65. \$50K-\$250K.</p>
	<p>GUL Survivor</p>	<p>2nd to die policy up to age 85. \$250K min.</p>
	<p>Legacy SPL</p>	<p>Lump sum product for heir/estate purposes. Issues to age 85.</p>
	<p>AccumUL Plus</p>	<p>Cash value UL. Issues to age 85. \$25K min.</p>
<div data-bbox="306 1556 526 1650" data-label="Image"> </div> <p data-bbox="254 1724 573 1751">Privately Owned Company</p> <p data-bbox="293 1829 534 1856">Home Office Access</p>	<p>Advantage Term</p>	<p>Term plan with 10-15-20 year plans. Minimum face is \$100k.</p>
	<p>Custom Accumulator</p>	<p>Cash Value UL with a guarantee ROP up to policy year 7. Minimum face is \$50k.</p>
	<p>Custom Guarantee</p>	<p>Guarantee death benefit UL with built-in CI and ADB rider. \$50k minimum face.</p>
	<p>Custom Term GUL</p>	<p>UL products with rates similar to term.</p>

Competitive for Senior Clients Unique Low Face UL	Builder IUL	Equity Indexed UL, minimum face is \$25k.
	Rapid Builder IUL	Designed to build cash value in the early policy years and is ideal for college supplement. Minimum face is \$100k.
 Unisex Rates Discount Rates For Three or More Employees Coverage Available to Key Employees	Disability Income Insurance	Perfect for funding executive bonuses and salary continuation plans. Product has multiple rider options.
	Overhead Expense (DI)	Designed for professionals and owners of small-medium businesses to get reimbursed for expenses incurred during a disability.
	Disability Buy Out Insurance	Designed for professionals and owners of small-medium business who are full-time and key to the continuation of the business.
	Key Person Replacement (DI)	Product is designed to help small-medium business from the loss of key employees critical to the success of the business.
 Smokeless Tobacco Rated Non-Tobacco Industry Leading Underwriting Age Last Birthday	Term Essential	10-15-20-30 year guaranteed level. Minimum face is \$100k.
	UL Protector	No lapse. 6 underwriting categories. Minimum face is \$100k.
	PruLife ROP Term	15-20-30 year. Minimum face is \$100k.
	PruLife SUL	No-lapse guarantee survivor UL. Minimum face is \$100k.
	Platinum Series Term	Term plans with 10-20-30 year lengths available, competitive rates, \$100k-\$5 million, issues ages 18-75.

	Gold Series ZZ Term	Term plans with 10-20-30 lengths available, non-medical jet issue, \$25k-\$300k, issues ages 18-75
	No-Lapse Universal Life	Lapse guarantee with dial in guarantee, one penalty free withdrawal per policy year, minimum face is \$25k, issues ages 15 days-90
	Gold Series Whole Life	Non-par whole life designed for final expense, \$5k-\$75k, issues ages 15 days- 75
	Gold Series Interest Sensitive SPWL	Up to table 4 issued standard, jet issue, \$5k minimum premium, chronic illness living benefit rider, guaranteed return of premium, issues ages 15 days- 90
 <p>Super Competitive Term Unisex Pricing</p>	Term	Term plan with 10-15-20-30 year guarantee level. Minimum face is \$100k.
		Sun Executive UL
Sun Universal Protector Plus UL		UL designed for enhanced cash accumulation designed for business use.
Sun Universal Protector		UL designed to provide guaranteed death benefit.
Sun Survivorship UL		Designed to provide guaranteed death benefit upon 2 nd insured.
Sun Accumulator		Current assumption UL designed for early cash value development.

 <p>TRANSAMERICA FAMILY MARKETS</p> <p>Industry Leading Smoker Rates</p> <p>Home Office Access</p> <p>Convention in New Orleans for 2010 Production</p> <p>Issues Non-Med to Age 60 and 100k</p> <p>Age Last Birthday</p>	Champion Term	Term series including ROP and DI riders. \$25k minimum and issues to age 80.
	Ultima Jet Issue Term	Non-medical term from \$25 to \$250k.
	AcciProtector	Simplified issue up to \$250k of accidental coverage.
	Accumulation UL	Cash Value UL policy. Minimum face is \$25K.
	Preferred Global IUL	Issues from ages 18-85. Index based on S&P 500, Eurostoxx 50, Hang Seng. Minimum face is \$25K.
	Provider Series Whole Life	\$2K-\$25K coverage for ages 45-85
	TransAce	Fully underwritten, guaranteed UL, minimum face is \$25k, issues to age 89, age nearest
	Ultima 500 IUL	Issues up to age 85, index based on S&P 500 and minimum face is \$50K.
 <p>West Coast Life Insurance Company A PROTECTIVE COMPANY</p> <p>Unique Tele-App process</p> <p>Competitive UL with Dial-Down Guarantee Length Option</p> <p>Highly competitive uni-sex build charts</p>	Focus Term	Highly competitive term plans including 10-15-20-25-30 years. Minimum face is \$100k.
	LifeTime Platinum III	UL with lifetime death benefit guarantee. Minimum face is \$50k, issues to age 85.
	Income Replacement Term	Discounted premiums. Death benefit paid in guaranteed periodic installments instead of a lump sum.
	Golden Legacy Survivorship Term	10-20-30 year survivorship term. Minimum face amount of \$250k.
	ModLife	Premium very low years 1-5. Increases years 6-10 then levels out. Minimum face is \$50k (std) and \$100k (pref. and up). Built in lapse protection.
	LifeTime Platinum III Plus UL	Designed for long term guarantee and cash development. Min face 50k, issues to age 85.

	LifeTime Advantage Plus UL	Low cost current assumption UL, min face \$25k, issues to age 85.
	Golden Legacy Protector X UL	Second to die w/lapse protection, min face 250k, issues to age 85.