




<p>American General Life Companies</p> <p>Occasional cigar smokers considered non-tobacco</p> <p>Policies issued by American General Life Insurance Company 2727-A Allen Parkway, Houston, TX 77019. The underwriting risks, financial and contractual obligations and support functions associated with products issued by American General Life Insurance Company (AGL) are its responsibility. AGL does not solicit business in the state of New York. Policies and annuities not available in all states. Guarantees are subject to the claims-paying ability of the issuing insurance company. American General Life Companies, www.americangeneral.com, is the marketing name for a group of affiliated domestic life insurers including AGL.</p>	<p>AG Select-a-Term^{® 1} (Form No.07007)</p>	<p>Revolutionary term product designed to give ultimate flexibility to benefit period. Dial in periods from 12 to 30 years. Minimum face is \$100k.</p>
	<p>ContinUL Extend Plus[®] (Form No. 05337)</p>	<p>Lifetime death benefit guarantee, issues to age 90, min face \$100k.</p>
	<p>AG ROP Select-a-Term^{® 2} (Form No. 10001)</p>	<p>15/20/30 year level term options, minimum face \$100K.</p>
	<p>Elite Global Plus[®] (Form No. 08444)</p>	<p>Offers 3 global indices giving client access to different world markets. Issues to age 80, min face \$50k.</p>
	<p>NEW AG Secure Lifetime GULSM (Form No. 10460)</p>	<p>Issues to age 80, offers guaranteed cash values and death benefit. Standard class includes 2 tables to age 70. Minimum face is \$100k.</p>
<p> Home Office Access</p> <p>Industry Benchmark Accidental Death Policy with Unique Disability Rider</p> <p>Trip to Lisbon, Portugal for 2011 Production</p>	<p>NEW AG Choice Index GUL</p>	<p>Designed to build industry leading cash values with flexible death benefit guarantees. Issues ages 0-90 with a minimum face amount of \$100K</p>
	<p>Non-Med Term 350</p>	<p>Ages 18-65. No medical exam required. Coverage up from \$50K to \$350K.</p>
	<p>Term 350</p>	<p>Ages 18-74. Competitive rates for older clients and tobacco users.</p>
	<p>Simplified Life Portfolio</p>	<p>0-80. \$5K-\$50K. Three-tiered product based on client health.</p>
<p> UL table Shaving Program. Up to 3 Tables = Standard</p> <p>External Exchange Program Available for Conversions</p>	<p>AcciFlex</p>	<p>Up to \$250K accidental life with ROP and DI. Virtually no underwriting.</p>
	<p>Advantage Builder III</p>	<p>IUL that has low cost guarantee death benefit, minimum face is \$100k and issues to age 85.</p>
	<p>Lifetime Builder III</p>	<p>High target IUL, great for cash accumulation, issues to age 85 and minimum face is \$50k.</p>
	<p>Life Stage UL</p>	<p>Current assumption, minimum face is \$50K and issues to age 85</p>
	<p>Term</p>	<p>10/20/30 year/ ART. Minimum face is \$50k. (\$500k on ART)</p>

<p>AVIVA Cont'd </p> <p>Wellness for Life Rider – Provides wellness benefits and potential wellness rewards for clients that live a healthy lifestyle (UL Products)</p> <p>Free CE Credits Available on Company Website</p> <p>Home Office Access</p>	<p>Indexed Survivor UL</p>	<p>No lapse guarantee rider available, one applicant can be uninsurable, minimum face is \$250k and issues to age 85.</p>
<p></p>	<p>Multi Choice Indexed Single Premium UL</p>	<p>Guaranteed death benefit for a single premium, free withdrawals of 10% year 2+, standard through table 4.</p>
	<p>Athena UL</p>	<p>Minimum face is \$50K. LTC rider available. Charitable Legacy rider available on face amounts \$1m or more.</p>
	<p>Athena SUL III</p>	<p>Minimum face is \$200k. Cash value plus rider available on policies with face amounts of \$1.5m or more.</p>
	<p>Athena IUL</p>	<p>Minimum face is \$50k. Cash value plus rider and Charitable Legacy rider available on face amounts \$1m or more.</p>
	<p>150 Level Term</p>	<p>10, 15 and 20 year term options available. Minimum face is \$500k.</p>
<p>150 Annual Renewable Term</p>	<p>Issues to age 99. Minimum face is \$25K.</p>	
<p> Established 1856</p> <p>Revolutionary Quick (24-48 hours) Issue/Underwriting Process</p> <p>Direct Home Access</p>	<p>Rapid Decision Term</p>	<p>Up to \$300K, non-medical up to age 75. 10/15/20/30 year level term.</p>
<p>Rapid Decision Mortgage Term</p>	<p>Up to \$500K, non-medical up to age 70. 40 year term length.</p>	
<p>Rapid Decision Universal Life</p>	<p>Up to \$300K, non medical. Issues to table D.</p>	
<p>Graded Death Benefit</p>	<p>Available as WL AND term. Designed for impaired risk clients. Up to \$250K of coverage.</p>	




	FG Life-Elite	IUL designed for max funded short pay cases; high target premiums. Minimum face amount is \$50k. Issue ages are 0-85.
	FG Life-Choice	IUL designed for continual pay cases, moderate target premiums. Minimum face amount is \$100k. Issue ages are 0-85.
<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>	Colony Term UL	\$50K minimum. 10/15/20/30 year level term.
	Gen-Guard UL	\$25K minimum, competitive guaranteed premiums. Up to age 90 if \$250k or more.
	Life Ready UL II	Current assumption UL, minimum face is \$50k. Ages 85-90 must be \$250k or more.
	Gen Guard SUL	Up to age 79 first life, 94 second life. \$100K minimum face, long term secondary guarantee.
	 Colony LifeLong UL	Minimum face is \$100k, issues ages 0- 80. Long term guarantees that can be dialed down to fit clients needs. High target premiums.
 <p>Liberal underwriting for occasional cigar smoking, cholesterol, and build</p>	Term Smart	Preferred tobacco rates available. \$100K minimum face.
	ROP Endowment Term	ROP term issues 20, 25, and 30 year. \$100K Minimum face.
	GDB UL II	Five underwriting classes available. Can be fully underwritten or written as GI.
	IUL Global	Excellent multi-index IUL offering great cash accumulation potential with competitive rates, min face \$100K, issues to 90.
	Indexed UL CV	Built for cash value accumulation with fixed & indexed crediting strategies. \$50K minimum face, issues to age 90.
	Protector UL	No lapse UL coverage to age 90. Minimum face is \$50K. Designed for low cost death benefit protection.





	Protection UL-G	UL product focusing on death benefit guarantees. Minimum face is \$100K.
	Performance UL	John Hancock's lowest cost UL. Minimum face is \$100K.
	Accumulation UL	UL focused on high early cash value potential and long term cash accumulation potential. Minimum face is \$100K.
	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.
 (Subsidiaries Banner Life and William Penn) Easy to Use Tele-App Process Table Ratings Start from Standard Plus Instead of Standard Preferred Non Tobacco Available to Former Smokers after 36 Months	OP Term Series ³ (form # RT-97)	Flexible underwriting. Preferred tobacco rates available. Minimum face is \$100k
	Life Value Term ⁴ (form # RT-97)	Low initial premium, slowly increase. 20 and 30 year term lengths. Renewal commission.
	Life Step UL ⁵ (form # ICC10 U2010)	Conversion UL product for term policies that have been in-force 5 years or longer. \$50K minimum face, issues to age 85.
	Life Change UL ⁶ (form # ICC10UL10)	Strong guaranteed values. Designed for short pay and 1035 exchanges. Minimum face is \$100K.
	Life Choice UL ⁷ (form # UL09)	Dial-A-Guarantee UL. \$100K minimum face and issues to age 85.
 Home Office Access	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.

<p>Lincoln cont'd</p>  <p>UL table Shaving Program. Up to 3 Tables = STANDARD</p> <p>Non-Tobacco Rates For Cigar, Pipe, Tobacco Chewers</p>	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
 <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.
	Guaranteed Level Term	Affordable term product available at 10, 15, 20, & 30 years with guaranteed level premiums. Minimum face is \$100K.
	Promise Whole Life 2010	Traditional participating whole life with versatile cash accumulation options and juvenile options. Minimum face is \$10K. Issues up to age 85.
	Term Express	Non-medical, issues from 18-40, \$100k-\$500k 10, 15 and 20 yr term. Issues to table D.
 <p>Mutual of Omaha</p> <p>Unisex Build Charts</p> <p>Age Last Birthday</p>	Term Life Answers	10, 15, 20, 30 year fully underwritten term. \$100K minimum face.
	Term Life Express	Non-med term. \$50K-\$400K with 15, 20, & 30 term lengths. ROP available.
	Term Life Complete	Four riders automatically available. ROP available. Issues to age 65. \$100K min.
	Whole Life Express	Non-med WL coverage from \$5K-\$50K up to age 80.
	GUL Complete	Lifetime death benefit UL with \$50K min.
	GUL Express	Non-medical UL to age 65. \$50K-\$250K.
	GUL Survivor	2 nd to die policy up to age 85. \$250K min.

<p>Mutual of Omaha cont'd</p>  <p>Mutual of Omaha</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>
 <p>Chronic Illness rider at no cost on all ULs</p> <p>Term products are convertible to any UL</p> <p>Guaranteed UL can be exchanged for other UL at any time</p> <p>Direct carrier access</p>	<p>Addvantage Term</p>	<p>Term plan with 10, 15, 20 and 30 year plans. Minimum face is \$100k.</p>
	<p>Custom Accumulator</p>	<p>Cash Value UL with a guarantee ROP in the early years. Minimum face is \$50k.</p>
	<p>Custom Guarantee</p>	<p>Guarantee death benefit UL with built-in CI and ADB rider. \$25k minimum face.</p>
	<p>Custom Term GUL</p>	<p>UL products with rates similar to term. Minimum face is \$25K.</p>
	<p>Builder IUL</p>	<p>Indexed UL designed to provide long term CV accumulation. Minimum face is \$25k.</p>
	<p>Rapid Builder IUL</p>	<p>Designed to build cash value in the early policy years and is ideal for college supplement. Minimum face is \$100k.</p>
	<p>Custom Growth CV</p>	<p>High cash value in a non-indexed UL, waiver of surrender charge option. Minimum face is \$25k.</p>
	<p>Guaranteed Builder IUL</p>	<p>Builds high cash value with a guaranteed death benefit, Coverage guarantees up to age 120. Minimum face is \$50K.</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>	<p>Secure- T</p>	<p>Hybrid term product. 10, 15, 20, 25 or 30 years. Issues ages 18-85. Minimum face amount is \$100K.</p>
	<p>Protective Centennial GUL II</p>	<p>UL with lifetime death benefit guarantee. Minimum face is \$50k, issues to age 85.</p>
	<p>ModLife</p>	<p>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.</p>

<p>Protective Cont'd</p> 	Protective Centennial GUL II Plus	Designed for long term guarantee and cash development. Min face 50k, issues to age 85.
	Pro Classic	Low cost current assumption UL, min face \$25k, issues to age 85.
	Protective Centennial Survivor GUL	Second to die w/lapse protection, min face 250k, issues to age 85.
	One Step Life UL	Premium is 25% lower for the first 5 policy years. Issues from 18-70. Minimum face amount is \$50K.
 <p>Tobacco Users Rated Non-Tobacco (does not include cigarette users)</p> <p>Industry Leading Underwriting</p> <p>Age Last Birthday</p>	Term Essential	10-15-20-30 year guaranteed level. Minimum face is \$100k.
	UL Protector	No lapse. 6 underwriting categories. Minimum face is \$50k.
	PruLife ROP Term	15-20-30 year. Minimum face is \$100k.
	PruLife SUL	No-lapse guarantee survivor UL. Minimum face is \$100k.
	PruTerm WorkLife 65	Provides term coverage to age 65 from as young as 24 (40 years of coverage!) Face amounts from \$100k- \$3M. Un-employment and WOP riders at no cost.
 <p>LIFE INSURANCE COMPANY</p>	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

<p>Sagicor Cont'd</p>  <p>Sagicor</p> <p>LIFE INSURANCE COMPANY</p>	<p>Gold Series Whole Life</p>	<p>Band One: Issues ages 15 days- 75. Up to \$75k issued non-medically. Band Two: Issue ages 18- 90, \$75k+ is medically issued.</p>
	<p>Gold Series Interest Sensitive SPWL</p>	<p>Up to table 4 issued standard, jet issue, \$5k minimum premium, chronic illness living benefit rider, guaranteed return of premium, issues ages 15 days- 85</p>
 <p>SBLI THE NO NONSENSE LIFE INSURANCE COMPANY®</p> <p>Super Competitive Term</p> <p>Unisex Pricing</p>	<p>Term</p>	<p>Term plan with 10-15-20-30 year guarantee level. Minimum face is \$100k.</p>
 <p>TRANSAMERICA FAMILY MARKETS</p> <p>Industry Leading Smoker Rates</p> <p>Home Office Access</p> <p>Convention in San Francisco for 2011 Production</p> <p>Issues Non-Med to Age 60 up to \$99,999.00</p> <p>Age Last Birthday</p>	<p>Ultima Jet Issue Term</p>	<p>Non-medical term from \$25 to \$250k.</p>
	<p>TransTerm</p>	<p>Very competitive. Hybrid term product. Term lengths of 10, 15, 20, 25 and 30 year. Minimum face amount is \$25K.</p>
	<p>Accumulation UL</p>	<p>Cash Value UL policy. Minimum face is \$25K.</p>
	<p>NEW Freedom Global IUL II</p>	<p>Issues from ages 0-85. Index based on S&P 500, EURO STOXX 50, Hang Seng. Minimum face is \$25K.</p>
	<p>Provider Series Whole Life</p>	<p>\$2K-\$25K coverage for ages 45-85</p>
	<p>AcciProtector</p>	<p>Simplified issue up to \$250k of accidental coverage.</p>
	<p>TransAce</p>	<p>Fully underwritten, guaranteed UL, minimum face is \$25k, issues to age 89, age nearest</p>
	<p>NEW Freedom Index Universal Life II</p>	<p>Issues up to age 85, index based on S&P 500 and minimum face is \$25K.</p>

 <p>Transamerica cont'd</p>	 <p>Immediate Solution Whole Life</p>	Great rates, issue ages 0-85. Face amounts of \$1k- \$25k. ADB rider with nursing home benefit.
	 <p>Easy Solution Whole Life</p>	Graded benefit, issue ages 18-80. Face amounts of \$1k-\$25k.
	 <p>10-Pay Solution Whole Life (10 pay life)</p>	Immediate benefit, issue ages 0-85, face amounts of \$1k- \$25k. ADB ride with nursing home benefit.

¹AG Select-a-Term

Premium rates current as of 5-25-2011; rates may vary by state. Premiums available for other rate classes, ages and payment plans. Premium charges depend on evidence of insurability. Premiums increase at the end of the guaranteed term if policy is renewed. Death benefit remains level.

²AG ROP Select-a-Term accumulates a cash value that starts no later than the fifth policy year. At the end of the level premium period, the cash value of the in-force policy equals the total of cumulative premiums paid, less any charges for substandard ratings and riders. If the client surrenders the policy, this amount is paid out, minus any outstanding loan balance. The cash surrender value payment does not take into account the time value of money. Alternatively, the same amount may be rolled into a permanent plan of insurance should the insured be eligible for and choose to exercise the conversion option. Coverage may also be continued beyond the level premium period by payment of increasing annual premiums, and the policy will continue to build cash value until the policy anniversary nearest the insured's 95th birthday when the cash value will equal the face amount of the policy. The cash value, minus any outstanding loan balance, will then be distributed as the endowment benefit if the policy is in force and the insured is then living. The cash value and endowment benefit are subject to all terms and conditions detailed in the policy.

³Underwritten and issued by Banner Life Insurance Company, Urbana, MD. OPTerm policy form # RT-97. Not available in NY. Forms and policy provisions may vary by state. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations.

OPTerm 10 issue ages are 20-80; 20-70 WA. OPTerm 15 issue ages are 20-75; 20-65 WA. OPTerm 20 issue ages are 20-70 for non-tobacco classes and 20-65 for tobacco classes; 20-62 OR and 20-60 WA. OPTerm 30 issue ages are 20-55 for non-tobacco classes and 20-50 for tobacco classes; 20-50 OR and WA. Premium rates vary by coverage amount: \$100,000-\$249,999, \$250,000-\$999,999, \$1,000,000 and above. Premiums quoted include \$65 annual policy fee. Premiums are guaranteed to stay level for 10,15,20 or 30 years, respectively, and increase annually after initial guarantee period. OPTerm policies can be issued in preferred plus non-tobacco, preferred non-tobacco, standard plus non-tobacco, standard non-tobacco, preferred tobacco and standard tobacco classes. OPTerm 10, 15, 20 and 30 substandard policies can be issued through Table 12, subject to underwriting discretion. Coverage can be renewed to age 95. Policies can be returned without obligation within 30 days of receipt in most states. Rates as of 4.18.11. Two-year contestability and suicide provisions apply. A Waiver of Premium Benefit Rider, policy form # ICC09 WPTR and state variations, is available. A cost-free Accelerated Death Benefit Rider, policy form # ICC10 ADB and state variations, is included with all policies in states where approved. A cost-free MediGuide Medical Second Opinion is included with new policies and administered by MediGuide America. Policy form MMGR(12-09) and state variations. Available only in approved jurisdictions. The service is not guaranteed for the duration of the policy.

⁴Underwritten and issued by Banner Life Insurance Company, Urbana, MD. Life Value Term policy form # RT-97. Not available in NY. Forms and policy provisions may vary by state. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations.

Life Value Term 20 issue ages are 20-70. Life Value Term 30 issue ages are 20-60. Premium rates vary by coverage amount: \$250,000-\$999,999, \$1,000,000 and above. Premiums quoted include \$65 annual policy fee. Premiums increase annually and are guaranteed for the term of the policy. Life Value Term policies can be issued in preferred plus non-tobacco, preferred non-tobacco, standard plus non-tobacco, standard non-tobacco, preferred tobacco and standard tobacco classes. Life Value Term 20 and 30 substandard policies can be issued through Table 12, subject to underwriting discretion. Coverage can be renewed to age 95. Policies can be returned without obligation within 30 days of receipt in most states. Two-year contestability and suicide provisions apply. Rates as of 08.23.10. A Waiver of Premium Benefit Rider, policy form # ICC09 WPTR and state variations, is available. A cost-free Accelerated Death Benefit Rider, policy form # ICC10 ADB and state variations, is included with all policies in states where approved. A cost-free MediGuide Medical Second Opinion is included with new policies and administered by MediGuide America. Policy form MMGR(12-09) and state variations. Available only in approved jurisdictions. The service is not guaranteed for the duration of the policy.

⁵Underwritten and issued by Banner Life Insurance Company, Urbana, MD. Policy form # ICC10 U2010 and state variations. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations.

Life Step UL is a flexible premium universal life insurance plan. This product offers a coverage guarantee to initial policy maturity at age 121. It is possible that the policy will terminate prior to the maturity date if the total premiums paid are not sufficient to continue coverage under the coverage guarantee requirement. A policy loan that exceeds the cash surrender value will result in a lapse of coverage.

Life Step UL policies can be issued ages 20-85, in underwriting classifications preferred plus non-tobacco, preferred non-tobacco, standard plus non-tobacco, standard non-tobacco, preferred tobacco and standard tobacco classes. Substandard policies can be issued through Table 12, subject to underwriting discretion. Current cost of insurance rates varies by underwriting class and coverage amount: \$50,000-\$249,999, \$250,000 and over. Access to account value will result in a surrender charge

that is applicable during the first 9 policy years. No partial surrenders are allowed. Current interest and cost of insurance charges used to calculate the policy account value are not guaranteed and may be changed by Banner Life at any time for any reason, subject to contractual limits. Additional expense charges will apply. The coverage guarantee amount is used to determine whether or not a policy will lapse and is calculated in a similar manner as the policy account value, using different charges and interest. The coverage guarantee cost factors are guaranteed not to change.

The policy provides for a grace period of 61 days to pay sufficient premiums to prevent policy termination. All coverage under this policy will terminate when the policy is surrendered, insured dies, policy matures or the required payments are not paid by the end of the grace period. However, the policy will not enter the grace period if sufficient premium, according to policy terms, is paid on time and the coverage guarantee amount is greater than zero (assuming no policy loans). Signed illustrations are required for Life Step UL. Specs as of 11.01.10. Two-year contestability and suicide provisions apply. A cost-free Accelerated Death Benefit Rider, policy form # ICC10 ADB and state variations, is included with all policies in states where approved. A cost-free MediGuide Medical Second Opinion is included with new policies and administered by MediGuide America. Policy form MMGR(12-09) and state variations. Available only in approved jurisdictions. The service is not guaranteed for the duration of the policy

⁶Underwritten and issued by Banner Life Insurance Company, Urbana, MD. Policy form # ICC10UL10 and state variations. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations.

Life Change UL is a flexible premium universal life insurance plan. This product offers a coverage guarantee to initial policy maturity at age 121. It is possible that the policy will terminate prior to the maturity date if the total premiums paid are not sufficient to continue coverage under the coverage guarantee requirement. A policy loan that exceeds the cash surrender value will result in a lapse of coverage.

Life Change UL policies can be issued ages 20-85, in underwriting classifications preferred plus non-tobacco, preferred non-tobacco, standard plus non-tobacco, standard non-tobacco, preferred tobacco and standard tobacco classes. Substandard policies can be issued through Table 12, subject to underwriting discretion. Current cost of insurance rates varies by underwriting class and coverage amount: \$100,000-\$249,999, \$250,000 and over. Access to account value will result in a surrender charge that is applicable during the first 19 policy years. No partial surrenders are allowed. Current interest and cost of insurance charges used to calculate the policy account value are not guaranteed and may be changed by Banner Life at any time for any reason, subject to contractual limits. Additional expense charges will apply. The coverage guarantee amount is used to determine whether or not a policy will lapse and is calculated in a similar manner as the policy account value, using different charges and interest. The coverage guarantee cost factors are guaranteed not to change.

The policy provides for a grace period of 61 days to pay sufficient premiums to prevent policy termination. All coverage under this policy will terminate when the policy is surrendered, insured dies, policy matures or the required payments are not paid by the end of the grace period. However, the policy will not enter the grace period if sufficient premium, according to policy terms, is paid on time and the coverage guarantee amount is greater than zero (assuming no policy loans). Signed illustrations are required for Life Change UL. Specs as of 12.13.10. Two-year contestability and suicide provisions apply. A cost-free Accelerated Death Benefit Rider, policy form # ICC10 ADB and state variations, is included with all policies in states where approved. A cost-free MediGuide Medical Second Opinion is included with new policies and administered by MediGuide America. Policy form MMGR(12-09) and state variations. Available only in approved jurisdictions. The service is not guaranteed for the duration of the policy.

⁷Underwritten and issued by Banner Life Insurance Company, Urbana, MD. Policy form # ICC09 UL09, UL-09 and state variations. Policy descriptions provided here are not a statement of contract. Please refer to the policy forms for full disclosure of all benefits and limitations.

Life Choice UL is a flexible premium universal life insurance plan. This product offers a coverage guarantee to initial policy maturity at age 121. It is possible that the policy will terminate prior to the maturity date if the total premiums paid are not sufficient to continue coverage under the coverage guarantee requirement. A policy loan that exceeds the cash surrender value will result in a lapse of coverage.

Life Choice UL policies can be issued ages 20-85, in underwriting classifications preferred plus non-tobacco, preferred non-tobacco, standard plus non-tobacco, standard non-tobacco, preferred tobacco and standard tobacco classes. Substandard policies can be issued through Table 12, subject to underwriting discretion. Current cost of insurance rates varies by underwriting class and coverage amount: \$100,000-\$249,999, \$250,000 and over. Access to account value will result in a surrender charge that is applicable during the first 14 policy years. No partial surrenders are allowed. Current interest and cost of insurance charges used to calculate the policy account value are not guaranteed and may be changed by Banner Life at any time for any reason, subject to contractual limits. Additional expense charges will apply. The coverage guarantee amount is used to determine whether or not a policy will lapse and is calculated in a similar manner as the policy account value, using different charges and interest. The coverage guarantee cost factors are guaranteed not to change.

The policy provides for a grace period of 61 days to pay sufficient premiums to prevent policy termination. All coverage under this policy will terminate when the policy is surrendered, insured dies, policy matures or the required payments are not paid by the end of the grace period. However, the policy will not enter the grace period if sufficient premium, according to policy terms, is paid on time and the coverage guarantee amount is greater than zero (assuming no policy loans). Signed illustrations are required for Life Choice UL. Specs as of 02.18.10. Two-year contestability and suicide provisions apply. A cost-free Accelerated Death Benefit Rider, policy form # ICC10 ADB and state variations, is included with all policies in states where approved. A cost-free MediGuide Medical Second Opinion is included with new policies and administered by MediGuide America. Policy form MMGR(12-09) and state variations. Available only in approved jurisdictions. The service is not guaranteed for the duration of the policy.