



| COMPANY | PRODUCT | ISSUE AGES | HIGHLIGHTS |
|----------------------------------|--|------------|--|
| MetLife Investors | 10, 15, 20 & 30 GLT | 18-75 | Highly Competitive at Elite & Preferred Rate Class |
| | Guarantee Advantage UL | 20-85 | Lifetime Guarantee |
| | Legacy Advantage SUL | 20-90 | Survivorship UL; Guarantees to Age 100; High Comm. |
| | Whole Life | 0-85 | Part. WL w/Strong Cash Value & Death Benefit |
| North American | Custom Guarantee | 0-80 | Chronic Illness Accelerated Benefit Rider, Guaranteed DB |
| | Guarantee & Rapid Builder IUL | 15-80 | Rolling Target; 7 Index Strategies |
| | ADDvantage Term | 18-75 | 10, 15, 20 Year Term, Add'l Insured Option and Convertible |
| | Survivorship GIUL | 20-90 | Indexed IUL with GTD DB Covering Two Lives |
| National Guardian Life | Asset Guard | 0-99 | Guaranteed Issue, Funeral Expenses |
| | | 0-80 | Standard Issue, Estate Planning |
| National Western Life | Lifetime Returns Solutions | 45-85 | Instant Approval Underwriting, Funded by SPIA |
| | NWL® Lifetime Returns | 20-85 | Indexed UL; Highest Target, Trails Available |
| | NWL® Life 100® | 0-80 | High Commission; No Production Limits |
| | NWL® ProviderSelect 15, 20, 25 & 30 YR | 20-60 | Level or Decreasing Mortgage Term; Riders; ROP, DI; Unempl. & Disability WOP |
| OMFN | Master Choice/Master Elite | 0-85 | Indexed UL; 100% Participation; GDB |
| Principal Financial Group | UL Flex - 3 | 0-85 | Death Benefit Protection w/ Long-term Accumulation |
| | UL Protector III | 0-85 | Low Cost Guaranteed Death Benefit |
| | Survivorship UL Protector | 20-85 | Estate Planning; Buy-Sell, Split Dollar Business Planning |
| | 10, 15, 20 & 30 Yr Term | 20-70 | Low Cost Death Benefit; Convertible |
| Prudential | 10, 15, 20, & 30 Yr Term | Varies | Level Prem.; Non-smoker Std Available for Non-cigarette Users |
| | UL Protector | 0-90 | DGB; 24-month Rolling Target |
| | SUL Protector | 18-90 | Adjustable Guarantee Period |
| | PruTerm WorkLife 65 SM | 25-55 | Guaranteed Level Premiums, WOP for disability/unemployment |
| Sun Life | Sun Executive Life | 20-80 | High Early Cash Value; Business Sponsored Plans Only |
| | Protector Plus | 18-85 | Current Assumption |
| TransAmerica | TransAce & TransAce Survivor GL | 16-89 | Guaranteed UL & Survivorship UL |
| | Term | 18-80 | 10,15, 20, 25 and 30 Year |
| | TransProtector | 30-85 | Single Premium, Simplified Issue, Wealth Transfer Std to Table 8 |
| West Coast Life | SecureT Term Series 10, 15, 20, 25 & 30 Year | 15-85 | Competitive Standard and Super Preferred Rates |
| | Survivorship Term | 25-85 | Issue Based on Joint Equal Ages |
| | Golden Legacy Protector X UL | 20-85 | Second to Die Plan; Lapse Protection; Catch Up Provision, ABR |
| | Lifetime Platinum III & Plus | 18-85 | Lapse Protection UL, Potential Cash Accum. Max DB \$50K Std |
| | ModLife | 18-70 | Premium priced lower than average NLG-UL |
| | Lifetime Advantage Plus | 18-85 | Low Cost Current Assumption DB, \$25K Min, Chronic Illness Rider |

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| American General | 10,15, 20 & 30 Yr Term & ROP | 20-80 | Competitive Rates & Tele-Term Availability |
| | ContinUL Extend Plus | 0-90 | Competitive UL; Blending; Spousal Rider |
| | Elite Global Plus & Survivor | 0-80 | Indexed UL Featuring 3 External Global Indices Weighted to Best Performer |
| Allianz | GenDex Momentum | 0-80 | Indexed UL |
| | GenDex Foundation | 0-80 | Current Assumption UL with Index Option - True LTC |
| | GenDex Survivor | 0-80 | Index Survivor UL with First to Die Rider |
| Aviva | Life Stage UL | 0-85 | Flexibility to tailor premium payment to client need |
| | Guarantee UL Solution II | 0-85 | Non-Indexed UL, GDB with Built-in NLG; Wellness For Life Rider |
| | Advantage Builder III | 18-85 | Indexed UL GDB w/NLG; Wellness For Life Rider |
| | LifeTime Builder III | 0-85 | Indexed UL; High Target, Cash Accum., Wellness for Life Rider |
| | Indexed Survivor UL | 20-85 | Second to Die Indexed UL; Wide Array of Riders |
| | Term 2009 Series II | 18-75 | 10, 20 & 30 Year Term & ART Term |
| AXA | Athena UL | 0-85 | Highly Competitive - Recently Repriced |
| | Athena SurvivorshipUL III | 20-90 | Older Ages, Some Health Issues |
| | 10, 15, 20 & 30 Year Term | 18-75 | Term, ART, ROP |
| Columbus Life | Explorer UL & SUL | 0-79 | Competitive Products, Cash Accumulation GTD DB |
| Genworth | Total Living Coverage | 18-79 | Universal Life with Linked LTC Benefits |
| | Colony Term UL | 0-85 | Very Competitive for Younger Ages and Lower Face |
| | GenGuard UL | 0-90 | Low Cost with Guaranteed Death Benefit |
| ING | GDB UL II | 15-90 | Lifetime Guaranteed, Targets 55+, GDB Early Cash |
| | ING Term ROP | 18-60 | 20, 25 & 30 Year |
| John Hancock | UL-G II | 0-90 | No-Lapse Guarantee, Targeted at 50+ |
| | Accumulation UL 09 | 0-90 | High Early Cash Value & Premium Financing |
| | SUL-G II | 20-90 | Highly Competitive for Full Pay Premiums |
| | Protection UL | 0-90 | Low-Cost DB and LTC, Up to \$10k per mo./100 mo. LTC expenses |
| Lafayette Life | The Protector | 50-85 | Graded Benefit and Simplified Issue |
| | The Heritage & Patriot | 0-85 | Traditional Par WL |
| | The Liberty | 0-85 | Single Premium, Underwritten, LTC Rider thru Table P |
| Lincoln Benefit Life | Legacy Secure UL 2010 | 18-25 | Guaranteed Death Benefit, Competitive Pricing |
| | Legacy Secure SUL 2008 | 30-90 | Covers 2 Lives, Guaranteed Death Benefit, Competitive Pricing |
| Lincoln Financial Group | DurationGuarantee UL | 20-85 | Shorter duration, guaranteed protection |
| | LifeGuarantee SM Plus UL 2009 | 20-85 | GDB with Account Value Accumulation |
| | LifeGuarantee SM UL & SUL | 20-85 | Lowest Cost GDB & SUL GDB |
| | LifeElements LevelTerm | 18-75 | Guaranteed Premium, Convertible |
| | LifeReserve Indexed UL | 20-85 | Indexed UL; Overloan Protection, ABR Rider w/Critical Illness |
| | MoneyGuard Reserve | 30-80 | UL with Long-Term Care Benefits |

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SINGLE PREMIUM INDEXED LIFE SALES GUIDE

AVIVA LIFE & ANNUITY - A.M. BEST "A" (SUPERIOR) This is the 3rd highest of 15 possible ratings.

| PRODUCT TERM | MIN. PREM. | INTEREST CREDITING DETAILS — EFFECTIVE: 01/01/2011 | | | | DEATH BENEFIT | FREE PARTIAL W/D | STATES AVAILABLE EXCEPT | COMMISSION (ISSUE AGE) |
|---|---------------------------------------|--|----------------------------|---------------------------|---------------------------|-----------------|----------------------|-------------------------|--------------------------------------|
| | | Method | Crediting Period | Current Adjustment | Worst Case Adjustment | | | | |
| MultiChoice INDEXED Single Premium LIFE | NQ - \$50K | Fixed Interest | 5 YR | Rate: 3.00% | Rate: 2.00% | Level Opt 1 | 10% of AV After 1 Yr | MA, MT, NY, PA, PR, VT | 9.00% (50-80) NQ 6.00% (81-85) NQ |
| | | Basic Interest | 5 YR | Rate: 3.50% | Rate: 2.00% | | | | |
| | | S&P P2P | 1 YR | Cap: 7.00% Rate: 4.90% | Cap: 4.00% Rate: 2.00% | | | | |
| | | S&P Mo Cap | 1 YR | Cap: 3.00% Rate: 6.05% | Cap: 1.00% Rate: 2.00% | | | | |
| | | S&P Mo Avg | 1 YR | Cap: 8.00% Rate: 4.70% | Cap: 1.00% Rate: 2.00% | | | | |
| PRODUCT TERM | GTD.1st YR.YIELD EFFECTIVE: 11/1/2010 | Projected Renewal Rate Varies By Product | Issue Ages Minimum Premium | Death Benefit | Free Partial W/D | Systematic W/Ds | NCR TIR | States Available Except | Commission |
| MultiChoice FIXED Single Premium Fixed LIFE | Rate: 4.00% | N/A | NQ: \$25K | Level Opt 10 | 10% of AV After 1 Yr | N/A | Yes | MA, MT, NY, PA, PR, VT | 9.00% (50-80) NQ 6.00% (81-85) NQ |

NATIONAL WESTERN LIFE INSURANCE COMPANY — A.M. BEST "A" • S&P "A"

| PRODUCT TERM | MIN. PREM. | INTEREST CREDITING DETAILS — EFFECTIVE: 01/10/2011 | | | | DEATH BENEFIT | FREE PARTIAL W/D | STATES AVAILABLE EXCEPT | COMMISSION (ISSUE AGE) |
|--|------------|--|------------------|--------------------|-----------------------|---------------|----------------------|--------------------------------|---------------------------------------|
| | | Method | Crediting Period | Current Adjustment | Worst Case Adjustment | | | | |
| Lifetime Return Select Single Premium INDEXED LIFE | NQ - \$25K | Fixed Interest | 1 Yr | Rate: 3.90% | Rate: 1.00% | AV | 10% of AV After 1 Yr | AL, MA, MN, NJ, NY, PA, PR, VT | 11.00% (45-80) NQ 7.00% (81-85) NQ |
| | | S&P P2P | 1 Yr | Cap: 8.25% | Cap: 4.00% | | | | |
| | | S&P Mo P2P | 1 Yr | Cap: 3.50% | Cap: 1.00% | | | | |
| | | S&P Mo Avg | 1 Yr | PR: 70% | PR: 25% | | | | |

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