



COMPANY	PRODUCT	ISSUE AGES	HIGHLIGHTS
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	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 II	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	Protection UL-G	0-90	No-Lapse Guarantee, Targeted at 50+
	Accumulation UL	0-90	High Early Cash Value & Premium Financing
	Protection SUL-G	20-90	Highly Competitive for Full Pay Premiums
	Protection Whole Life	0-90	All Age Single Life with Strong Cash Value
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 Financial Group	LifeGuarantee sm UL	20-85	Lowest Cost, Flexible, GDB
	LifeGuarantee sm Plus UL	20-85	GDB with Account Value Accumulation
	LifeGuarantee sm SUL	20-85	Low-cost Guaranteed Survivorship Death Benefit
	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

Product Features, Interest Rates and Commissions may vary by state. Information is current as of printing deadline and is subject to change. Call 800.992.2642 or visit www.creativemarketing.net to confirm current rates. **FOR AGENT USE ONLY.**



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MetLife Inverstors	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
NACOLAH	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 Convertable
	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	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	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
RBC	LevelTERM 10, 15, 20 & 30 Year	15-75	Highly Competitive Smoker Rates
Sun Life	Universal Protector	18-85	Guaranteed No-Lapse; Good 10-Pay
	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
West Coast Life	Focus 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	18-85	Lapse Protection UL
	Lifetime Platinum III Plus	18-85	Lapse Protection and Potential Cash Accum. Max DB \$50K Std
	Lifetime Advantage Plus	18-85	Low Cost Current Assumption DB, \$25K Min, Chronic Illness Rider

Issue ages vary by product. Call for details. Additional plans available with all companies shown above. Please call for complete information.

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