

Life Insurance Product Guide

TERM LIFE INSURANCE						
Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹
American General: A.M.Best: A S&P: A+ Moody's: A2 Fitch: A	Select-a-Term	I Band: \$100K min. II Band: \$250K III Band: \$500K	[Age Nearest Birthday] 10-,15-,16-,17-Yr: 20-70 18Yr: NT 20-70 T 20-69 19Yr: NT 20-70 T 20-67 20Yr: NT 20-70 T 20-65 21Yr - 30Yr: NT 20-[68-55 varies] 21Yr - 30Yr: T 20-[63-50 varies] Issue Ages vary in WA.	Complete App.	Full UW	Choice of 10-, 12-, or 15- through 30-Year term periods Riders: Accidental Death, Child Rider, Terminal Illness, Waiver of Premium Disability Income Rider available on policies issued Standard or better; \$300/mo min, \$3,000/mo max. Issue ages 20-55 (10-, 12-, 15- through 22-year); 20-50 (23- through 30-year) Conversion without evidence of insurability; earlier of end of level-premium period or Age 70. State Availability: All States (issued in NY by USL) Disability Income Rider: All Except CA,KS,MA,MT,NY,WA Terminal illness Rider: All Except CT,IN,KS,MI,NJ,NY,OR,PA,SC,VA,WA
	ROP Select-a-Term [Return of Premium]	I Band: \$100K min. II Band: \$150K III Band: \$250K IV Band: \$500K	[Age Nearest Birthday] 20Yr: NT 20-55 T 20-45 21Yr - 35Yr: NT 20-[55-45 varies] 21Yr - 35Yr: T 20-[45-40 varies] [Max 30-yr in WA]	Complete App.	Full UW	Choice of 20 - 35 year durations May Convert to Permanent policy: earlier of the end of the term period or age 70 On conversion, available cash value will transfer to new policy. Riders: Accidental Death, Child Rider, Disability Income, Terminal Illness, Waiver of Premium Loan provision. State Availability: All (issued in NY by USL)
Genworth Life: A.M.Best: A S&P: A Moody's: A2	Colony Term UL Suspending 15-Yr Term as of 03/25/2012 Suspending 30-Yr Term as of 05/07/2012	I Band: \$50K min. II Band: \$200K	[Age Nearest Birthday] 10Yr: 0-80 SPN, SelN, PT 0-85 PN, SN, ST 0-80 in NY 20Yr: 0-75 Min issue age 18 in OR Nicotine rates begin at age 16	Complete App. or On-line App.	Full UW	UL policy, planned premium for death benefit guarantees for 10,15,20,30 years Continue death benefit guarantee. No cash value. ADB, CIR, Waiver Spec Prem [Waiver available all states except CA,MS,MT,NJ,NY,OR] On-line application available. State Availability: All [Issued in NY by Genworth Life NY]
ING ReliaStar: A.M. Best: A S&P: A+ Moody's: A2 Fitch: A-	ING Term Smart [ReliaStar Life Insurance Co.]	\$100K min. \$300K \$500K \$1MM+	[Age Nearest Birthday] 10Yr: 18-80 15Yr: 18-75 20Yr: 18-70 (N-T), 18-65 (T) 25Yr: 18-65 (N-T), 18-60 (T) 30Yr: 18-55 (N-T), 18-50 (T)	Complete App.	Full UW	May Convert to Permanent policy: earlier of the end of the term period or age 75 Ratings removed after policy year 20. State Availability: All (Issued in NY by ING ReliaStar Life New York)
	ING ROP Endowment Term [ReliaStar Life Insurance Co.] [Return of Premium]	\$100K min. \$150K \$250K \$500K+	[Age Nearest Birthday] 20Yr: 18-60 NT, 0-60 SelNT, 16-50 T 25Yr: 18-55 NT, 0-55 SelNT, 16-50 T 30Yr: 18-50 NT, 0-50 SelNT, 16-45 T	Complete App.	Full UW	Conversion period not to exceed policy term period or exceed age 70. Riders: ADB, CTR, WPdisability State Availability: All Except CT,DE,NJ,OR (Issued in NY by ING ReliaStar Life New York) [ADB not available in CA]
	ING One-Year Term [ReliaStar Life Insurance Co.]	\$50K min. Max.: \$1MM to age 70 \$500K 71-79 \$250K 80-99	[Age Nearest Birthday] 15-99	Complete App.	Male, Female (unisex) No tobacco distinction	Annual premium Only. Exchange no later than 12 mos after policy issue or attained age 70. 1-Year Non-renewable term expires at end of the policy year. State Availability: All Except CA,CT,MS,NJ (Issued in NY by ING ReliaStar Life New York)
	ING Survivorship One-Year Term [ReliaStar Life Insurance Co.]	\$50K min. Max.: \$1MM to age 70 \$500K 71-79 \$250K 80-99	[Age Nearest Birthday] 15-99	Complete App.	Joint equivalent ages based on each insured's age. No tobacco distinction	Annual premium Only. Exchange no later than 12 mos after policy issue or attained age 70. 1-Year Non-renewable term expires at end of the policy year. State Availability: All Except CA,MS,MT,NJ (Issued in NY by ING ReliaStar Life New York)
Lincoln National: [Lincoln Financial Group] A.M. Best: A+ S&P: AA- Moody's: A2 Fitch: A+	LifeElements Level Term	Band 1: \$250K - \$499,999 Band 2: \$500K - \$999,999 Band 3: \$1MM +	[Age Nearest Birthday] 10Yr: 18-75 15Yr: 18-65 20Yr: 18-60 30Yr: 18-50 [Non-tob] 30Yr: 18-45 [Tob] Ages vary for MD, WA	Complete App.	Full UW	Guaranteed level premium term. Renewable to age 95. Conversion earlier of level term period or attained age 70. Riders: Accelerated Death Benefit; Child's Term; Waiver of Premium Premium pre-pay discount (2%), # of yrs up to 10. State Availability: All (Issued in NY by Lincoln Life & Annuity Co of NY)

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North American: A.M.Best: A+ S&P: A+ Fitch: AA-	ADDvantage	I Band: \$100K min. II Band: \$250K III Band: \$500+	[Age Nearest Birthday] 10Yr: 18-75 15Yr: 18-70 20Yr: 18-65 30Yr: 18-50	Complete App.	Full UW	Guaranteed level premium term. Renewable to age 98. Conversion: earlier of length of Term or Policy Age 70; & for at least 5 years from initial contract date. Conversion on 30-Yr, earlier of 20th anniversary or Policy Age 70. Child's Rider conversion age 18-24 \$25k permanent without evidence of insurability. Guaranteed Insurability Rider available. Rapid Application available (Except CO,FL,KY,LA,MS,MT,NV,NJ,NM,NC,RI,WV) State Availability: All Except NY. [Rider availability varies by state.]
	Protective Life: A.M. Best: A+ S&P: AA- Moody's: A2 Fitch: A	Protective Secure-T	\$100K min.	[Age Nearest Birthday] 10Yr: 18-85 (18-78 tob) 15Yr: 18-77 (18-M70/F74 tob) 20Yr: 18-68 (18-M63/F66 tob) 25Yr: 18-60 (18-M52/F55 tob) 30Yr: 18-55 (18-M43/F47 tob)	Complete App. or TeleLife Application	Full UW
	Protective Survivorship [Joint & Last Survivor Term]	\$250K min.	Based on a Joint Equal Age (JEA). Individual issue ages 25-85, Age Last Birthday, as long as JEA: 10Yr: 50-75 20Yr: 40-65 30Yr: 25-50	Complete App.	Full UW	10, 20, 30-yr Split Option Rider: full face with / 1/2 face without evidence of insurance Conversion to Joint & Last Survivor Life UL Terminal illness/Accel DB included. State Availability: All Except NY

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Allianz: A.M.Best: A S&P: AA Moody's: A2	Life Pro+ Index UL	I Band: \$100K min. II Band: \$300K III Band: \$500K IV Band: \$1MM+	[Age Last Birthday] 0 - 80 18-80 Non tob or Tob 0-17 Juvenile [not available in OR]	Complete App.	Full UW Please check underwriting of client 70+, or Table 4 or above, is a professional athlete, is in the entertainment industry, or participates in private aviation.	Cash value accumulation potential Index crediting allocation options: Cap/Spread/Participation Rate at 0% ann floor: S&P 500: Annual Pt-Pt: 13.00% cap; Monthly Sum: 4.00% cap Nasdaq-100: Annual Pt-Pt: 11.50% cap; Monthly Sum: 4.10% cap Blended: Annual Pt-Pt: 17.00%; Monthly Average: 155.00% Partic rate Select Index Allocations: S&P 500: Annual Pt-Pt: 15.50% cap at 115.00% Partic rate Blended: Annual Pt-Pt: 20.00% cap at 115.00% Partic rate Blended: Annual Pt-Pt: No cap at 185.00% Partic rate Blended: 35% DJIA, 35% Barclays US Aggregate Bond, 20% DJEuroSTOXX50, 10% Russell 2000 Survivor benefit: 10% increase if beneficiary takes policy proceeds over 10-yr or more. DB options: Level, Increasing, Return of Premium Riders: Inflation Prot; Add Term; Other Insur; CR; LTC-Accel Bene; Loan Prot; WP; Enh Liquidity; Enh CV. Loan Options: Participating, Standard, Preferred State Availability: All Except NY LTC Accel Bene: Not available in CA,KY,NJ,OR,UT,VA,WA
	GenDex Survivor Index UL	I Band: \$250K min. II Band: \$500K III Band: \$1MM	[Age Last Birthday] 18 - 80 Min prem: \$25/month, \$300/year	Complete App.	Full UW	Married couples or business partners. 10-yr min death benefit guarantee Index crediting allocation options: Cap/Spread/Participation Rate at 0% ann floor: S&P 500: Monthly Sum: 4.10%; Annual Pt-Pt: 12.50% Nasdaq-100: Monthly Sum: 4.20%; Annual Pt-Pt: 11.50% EuroSTOXX50: Monthly Sum: 4.10%; Annual Pt-Pt: 12.50% Blended: Annual Pt-Pt: 16.00%; Monthly Average: 155.00% Interest earning: 4.75% Blended: 35% DJIA, 35% Barclays US Aggregate Bond, 20% EuroSTOXX50, 10% Russell 2000 Annual floor 0% or 1% Enhanced accumulation value: 0.50% yrs 11+ Survivor benefit: 10% increase if beneficiary takes policy proceeds over 10-yr or more. Riders: Waiver Mo ded or Spec prem; Estate preservation; 1st-to-die renewable term; Loan protection, Enhanced liquidity option 100% State Availability: All Except MA,NY,OR, PA
	Generation Planner II	I Band: \$100K min. II Band: \$200K III Band: \$500K IV Band: \$1MM	[Age Last Birthday] 0 - 80 Min prem: \$25/month, \$300/year	Complete App.	Full UW	No-lapse death benefit to age 120 Enhanced accumulation value: 0.25% yrs 11+ Riders: Waiver Spec prem; LTC accel benefit *(not available in CA,KY,MA,NJ,NY,OR,UT,VA,WA); CR Survivor benefit: 10% increase if beneficiary takes policy proceeds over 10-yr or more. State Availability: All Except NY

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American General: A.M.Best: A S&P: A+ Moody's: A2 Fitch: A	AG Secure Lifetime GUL	\$100K min.	[Age Nearest Birthday] 18-80	Complete App.	Full UW [Age 71+ special underwriting req.]	No lapse guarantee for issue thru selected year or age. 1) Allows policyowner to select a year or age to which the DB can be guar., regardless of performance if the premium associated with that guar. is paid. 2) Can prevent policy from lapsing even if the cash surrender value of the policy falls to zero, as long as the provisions of this guar. & the policy are met. Longer duration of cash accumulation value. Riders: ADB, CIR, Other Insured, TI, WMD, State Availability: All (issued in NY by USL)
	AG Secure Survivor GUL	\$100K min.	[Age Nearest Birthday] 20-90 20-80 PPN	Complete App.	Full UW [Age 71+ special underwriting req.]	Guaranteed death benefit protection Level death benefit option. Enhance Surrender Value Rider 4-Year Term Rider - last survivor term 1st 4 yrs for estate protection Single premium of \$250,000 or more requires HO approval. Decreasing 19 year surrender schedule State Availability: All Except CA, NY
	AG Choice Index GUL	\$100K min. \$300 min/annum premium	[Age Nearest Birthday] 18-80 0-17 Juvenile (except NY)	Complete App.	Full UW	No lapse guarantee for issue thru selected year or age, to age 121 Policies issued on the 5th, 12th, 20th, and 28th of each month S&P 500 Index Annual Point-to-Point with Annual Reset. Allocate premiums among 3 interest crediting options - Declared interest account; 1-Yr S&P 500 Index w/Cap; 5-Yr Index w/Participation rate with 1% minimum annual guarantee (except NY) Overweight formula: S&P 500, EuroSTOXX 50, Hang Sang Riders: ADB, CIR, Other Insured, TI, WMD, State Availability: All Except VT (issued in NY by USL) [Terminal illness ABR: All Except NJ, NY]
	Elite UL	\$100K min.	[Age Nearest Birthday] 18-80 PP 18-90 PN, SN, PT, ST 0-17 Juvenile [N/A in NY]	Complete App.	Full UW	Guar. Coverage up to 10Y from the issue date, No-lapse Guarantee, Maturity Extension Riders: Term Ill, WP, ADB, Child, Spouse/Other Insured, Level Term State Availability: All (issued in NY by USL) [Terminal illness ABR: All Except NJ, NY]
	Elite Index Index UL	\$50K min.	[Age Nearest Birthday] 18-80 PPN 18-90 PN, SN 18-90 PT, ST 0-17 Juvenile [N/A in NY]	Complete App.	Full UW	Policies issued on the 5th, 12th, 20th, and 28th of each month Indexed interest paid at the end of each policy year. S&P 500 Index Annual Point-to-Point with Annual Reset. Allocate premiums among 3 interest crediting options - Declared interest account with 3% minimum annual guarantee; Cap rate index interest account with 1% minimum annual guarantee; Participation rate index account with 2% minimum annual guarantee Level Term Rider coverage up to 90% of total DB. -0- net loans after yr 10 State Availability: All Except MA,VT (issued in NY by USL) [Terminal illness ABR: All Except NJ, NY]
	Elite Survivor Index Index UL	\$250K min.	[Age Nearest Birthday] 20-90 20-80 PP	Complete App.	Full UW	Last survivor coverage on an index UL chassis Indexed interest paid at the end of each policy year. S&P 500 Index Annual Point-to-Point with Annual Reset. Allocate premiums among 3 interest crediting options - Declared interest account with 3% minimum annual guarantee; Cap rate index interest account with 1% minimum annual guarantee; Participation rate index account with 2% minimum annual guarantee State Availability: All Except MA,VT (issued in NY by USL)
	Elite Global Plus Index UL	\$100K min.	[Age Nearest Birthday] 18-80 0-17 Juvenile [N/A in NY]	Complete App.	Full UW	Index interest based on three global indices and a formula that overweights best two performing indices S&P 500 Index, EURO STOXX 50 Index, Hang Sang Index Flexible allocation choices - 1-year monthly average index account, 5-year point-to-point index account and declared interest account (Note: 5-year point-to-point index account is not available with the USL version) Minimum guaranteed lifetime interest rate of 3 percent (minus deductions, withdrawals and loans). 30-year (age 90 if earlier) no-lapse guarantee automatically provided at no additional cost Age 121 maturity State Availability: All Except PA,VT (issued in NY by USL) [Terminal illness ABR: All Except NJ, NY]
	Elite Global Survivor Index UL	\$100K min.	[Age Nearest Birthday] 18-80	Complete App.	Full UW	Last survivor coverage on an index UL chassis Flexible allocation choices now include a 1-year monthly average index account (55% participation rate), declared interest account (currently declared at 5.65%), and a 5-year point-to-point index account (currently declared participation rate at 60%) (Note: 5-year point-to-point index account is not available with the USL version) 30-year (or to age 90 of the younger insured) no-lapse guarantee provided at no additional cost State Availability: All Except PA,VT (issued in NY by USL)

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Genworth Life: A.M.Best: A S&P: A Moody's: A2	GenGuard UL	\$25K min.	[Age Nearest Birthday] 0-80 P+N, SelN 0-90 PN - SN 16-80 PT 16-90 ST Min age 18 in OR. Impaired risk not available ages 86-90	Complete App.	Full UW	Death Benefit guarantees up to Age 105 Level Death Benefit (CVAT); Rolling Target prem.; 3% min Interest gty. Riders: Accel DB [not NY], Accid DB, CTR, Waiv Prem. Surrender charge period: 14 years State Availability: All [Issued in NY by Genworth Life NY]
	Colony LifeLong UL	\$100K min.	[Age Nearest Birthday] 0-80 OR: 18-80 Nicotine: 16-80	Complete App.	Full UW	Death Benefit guarantee up to lifetime, can be dialed down Death Benefit: Level Riders: Accel DB [included], CTR, Waiv Prem. State Availability: All Except NY
	GenGuard SUL [Survivorship UL]	\$100K min.	[Age Nearest Birthday] 1st Insured: 15-79 (18-79 in NJ & OR) 2nd Insured: 15-94 (18-94 in NJ & OR) [2nd Insured may be uninsurable]	Complete App.	Full UW	Death Benefit guarantee periods. 1035 funds recd during 1st policy yr = recd on policy date. Preferred policy loans. Surrender charge decreases annually to -0- by yr 20. Riders included: Estate tax repeal, Policy protection, Policy split for married couples State Availability: All [Issued in NY by Genworth Life NY]
	Total Living Coverage (TLC) UL with Long Term Care Single Premium	\$25K min. Single Premium	[Age Nearest Birthday] 18-79 35-80 Joint [joint equal age 40-80]	Complete App.	Full UW	Accelerated Benefit Rider (ABR) for long term care 24, 36, or 48 mos. Extension of Benefits Rider (EBR) additional long term care 24 or 48 mos. or lifetime Inflation protection: 3% or 5% simple or compounding Residual Death Benefit State Availability: All Except MA,PA
ING ReliaStar: A.M. Best: A S&P: A+ Moody's: A2 Fitch: A-	ING GDBUL & GDBUL-II [Security Life of Denver] Guaranteed Death Benefit UL	\$50K min. (full UW) (\$25K min sel or reg gty iss on GDBUL only)	[Age Nearest Birthday] 18-80 SPN (full UW) 18-85 PN, SelN (full UW) 0-90 SN (Full UW) (15-70 GI) 18-85 PT (full UW) 16-90 ST (16-70 GI)	Complete App.	Full UW [Select or Regular Gty Issue-min 10 lives, not individual policy basis]	LPV Lifetime death benefit guar. for all issue ages. VUL Conversion Feature avail. in the first 10Y without evidence of insurability. Zero net interest cost preferred loans after 16th policy year. Standard loans available after 1st month. Additional Insured Rider available. State Availability: All (Issued in NY by ING ReliaStar Life New York)
	ING Protector UL [ReliaStar Life Insurance Co.]	\$50K min. issue ages 21+ \$25K min. issue ages 0-20	[Age Nearest Birthday] 18-80 SPN 18-85 PN 0-90 SN 18-85 PT 16-90 ST	Complete App.	Full UW	Riders: Accelerated DB, Accidental DB, Add'l Insured, Child's, Waiver MD 5-Yr minimum monthly premium no-lapse provision Additional Insured Rider: \$10K to max. 3x base policy. State Availability: All (Issued in NY by ING ReliaStar Life New York)
	ING Universal Life - CV & ECV [Security Life of Denver]	\$50K min.	[Age Nearest Birthday] 16-85 PN, PT 0-90 SN 16-90 ST	Complete App.	Full UW	Riders: Accelerated DB, Accidental DB, Add'l Insured, Waiver Prem. Long term surrender value accumulation. State Availability: CV: All (Issued in NY by ING ReliaStar Life New York) ECV: All Except CT,NY
	ING Indexed Universal Life - CV [Security Life of Denver]	\$50K min.	[Age Nearest Birthday] 16-80 SPN 16-85 PN, PT 0-90 SN (86-90 HO approval) 16-90 ST (86-90 HO approval)	Complete App.	Full UW	Index Strategy - S&P 500, current cap 11.0%, gty min 3.0%, gty min interest 1.0% Fixed Strategy - min gty interest 3.0% Riders: Adj Term (ATR), Accel Bene (ABR), Waiver Cost Prem (WCOI), Overloan Lapse Protect (OLP) Policy loans after 1st monthly processing date. State Availability: CV: All Except MA,NY
	ING Indexed Universal Life - Global & Global Plus [Security Life of Denver]	\$100K min.	[Age Nearest Birthday] 16-80 SPN 16-85 PN, PT 0-90 SN (86-90 HO approval) 16-90 ST (86-90 HO approval)	Complete App.	Full UW	Global Indexes used in index credit calculation: EUROStoxx50, Hang Sang, S&P500 Index Method: 5-Yr Pt-to-Pt Current Participation Rate: 60% (gty min 15%); Current Index Cap: None (gty min 100%) Fixed Strategy - min gty interest 2.0% Unlimited rolling targets DB options: Level; Increasing, Return of Premium State Availability: All Except NY
	ING Indexed Universal Life - GDB [Security Life of Denver]	\$50K min.	[Age Nearest Birthday] 18-70 SPN, PN, PT 0-70 SN 16-70 ST	Complete App.	Full UW	Guaranteed Death Benefit up to Lifetime Riders: Accel Bene (ABR), Add Insur (AIR), Overloan Lapse Protect (OLP), Waiver Spec Prem (WSP) Index Strategy - S&P 500, current cap 11.5%, gty min 2.0%, gty min interest 1.0% State Availability: All Except CA (Issued in NY by ING ReliaStar Life New York)
	ING Strategic Accumulator Survivorship UL [SASUL] [Security Life of Denver]	\$250K min.	[Age Nearest Birthday] 16-85 PN, PT 0-90 SN, ST ages 86-90 on exception basis Min. joint equivalent age: 16 Max. joint equivalent age: 85 No max. age spread	Complete App.	Full UW	Target market: Ages 65-85 Potential for strong early cash surrender value -0- surrender charge VUL conversion capability State Availability: All Except NY
	ING SUL-GDB Survivorship UL - Guaranteed Death Benefit [Security Life of Denver]	\$250K min.	[Age Nearest Birthday] 35-80 SPN 35-85 PN, PT 35-90 SN, ST ages 86-90 on exception basis	Complete App.	Full UW	Guaranteed Death Benefit coverage for life Accel Benefit Rider included at no charge Death Benefit options: 1 and 2 State Availability: All Except MT (Issued in NY by ING ReliaStar Life New York)

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Lincoln Financial: A.M. Best: A+ S&P: AA- Moody's: A2 Fitch: A+	MoneyGuard Reserve Single / Flex prem Replaced by Reserve Plus as States approve.	\$25K min. face amount Maximum: \$500K with 2 year CCB \$750K with 3 year CCB	[Age Last Birthday] 30-80	Complete App.	Personal Health Interview	Single Premium or Annual Payments over a 3-, 5-, 7-, or 10-year period. Convalescent Care Benefit Rider (CCBR): accelerates death benefit for LTC for 24- or 36-months. Extension of Benefits Rider (EOBR): 2- or 4-years of benefit payments. Inflation Protection: CCB 3% simple or 2% compound; EOBR 3% simple or 5% compound. Return of Premium Rider (ROPR): Single premium - except in UT,WA. Return of Premium Rider (ROPR): 5- & 7-Yr Flex premium - except in MN,NY,PA,UT,WA. for issue ages 30-60 only Residual Death Benefit [10% of Initial Specified Amount] State Availability: CA,HI,NY (Issued in NY by Lincoln Life & Annuity Co NY)																			
	MoneyGuard Reserve Plus Single / Flex prem	\$25K min. face amount Maximum: \$500K with 2 year CCB \$750K with 3 year CCB Flexible Prem: \$500K Specified amount Maximum issue age 79 in CO,IL,PA,TN,VT [Approved in above 5 states effective 05/21/2012]	[Age Last Birthday] 35-80 Non-tob/Tob	Complete App.	Personal Health Interview	Single Premium or Annual Payments over a 3-, 5-, 7-, or 10-year period. (additional premium allowed under Single Premium - does not increase Specified Amount/Monthly Maximum not included in Enhanced Surrender Value) Convalescent Care Benefit Rider (CCBR): accelerates death benefit for LTC for 24- or 36-months. Extension of Benefits Rider (EOBR): 2- or 4-years of benefit payments. Inflation Protection: 3% simple; 3% compound; or 5% compound 0-day LTC elimination period Enhanced Surrender Value (ESV): single premium policies = initial premium at issue Flex premium policies (issue ages 35-65 only) = sum of all premiums equals ESV Residual Death Benefit [10% of Initial Specified Amount] State Availability: All Except CA,HI,NY																			
Lincoln National: [Lincoln Financial Group] A.M. Best: A+ S&P: AA- Moody's: A2 Fitch: A+	Lincoln LifeGuarantee UL [single prem available]	\$100K min.	[Age Nearest Birthday] 20-80 PP, PN, PT 20-85 SN, ST	Complete App.	Full UW	Guar. DB, Guar. Premium Premium Relief feature: coverage protection guarantee Optional Riders: Supp Term, DWP, DWMD, ABR, CR, Gty Insurability, ADB, MDB Advance payment of future premiums (10x annual) Premium Deposit Fund LifeGuarantee: State Availability: All Except NY Life Guarantee Plus only in NY (issued by Lincoln Life & Annuity Co NY)																			
	Lincoln LifeGuarantee SUL	\$100K min	[Age Nearest Birthday] 20-80 PN 20-85 SN, ST	Complete App.	Full UW	Guar. DB, Guar. Premium Premium Relief feature: coverage protection guarantee Optional Riders: DWP, DWMD, ABR, Estate Protection, Fed Estate Tax Repeal Endorsement, MDB 1035 funds recd during 1st policy yr = recd on policy date. Advance payment of future premiums (10x annual) State Availability: All States (Issued in NY by Lincoln Life & Annuity Co NY)																			
	Lincoln LifeCurrent UL	\$100K min	[Age Nearest Birthday] 20-80 PP, PN, PT 15-85 SN,ST	Complete App.	Full UW	Death Benefit Options: Level; Base+CV, Base+Premium 20-yr secondary DB gty plus account value growth. Advance payment of future premiums (10x annual) Optional Riders: DWP, DWMD, ABR, Spouse Term, Child Term [prim ins <= age 50], GIR, ADB State Availability: All States (Issued in NY by Lincoln Life & Annuity Co NY)																			
	Lincoln LifeReserve UL	\$25K min	[Age Nearest Birthday] 20-80 PN 20-85 SN, ST	Complete App.	Full UW	Long term policy value accumulation. Optional Riders: Supp Term, DWP, DWMD, ABR, CR, Gty Insurability, ADB, MDB State Availability: All Except NY																			
	Lincoln LifeReserve Indexed UL Protector &/or Index UL Accumulator	\$100K min	[Age Nearest Birthday] 20-80 PN, PT 20-85 SN, ST	Complete App.	Full UW	3 indexed account options + Fixed interest account Overloan protection endorsement Premium Deposit Fund No-lapse gty 5-yr w/min mo prem; 20-yr for issue ages to 70 or to age 90 for issue ages 71+ Optional Riders: Supp Term, DWP, DWMD, ABR, CR, Gty Insurability, ADB, MDB Alternate Cash Surrender Value rider [Exec Rider] (check State availability) Strategies: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th>Current</th> <th>Participation Rate</th> <th>Cap</th> </tr> </thead> <tbody> <tr> <td>1-Year Point-to-Point InUL</td> <td>12.00%</td> <td>100.00%</td> <td>12.00%</td> </tr> <tr> <td>1-Year Point-to-Point InULAcc</td> <td>13.00%</td> <td>100.00%</td> <td>13.00%</td> </tr> <tr> <td>1-Year Monthly Average</td> <td>6.00%</td> <td>100.00%</td> <td>6.00%</td> </tr> <tr> <td>1-Year Monthly Cap</td> <td>3.20%</td> <td>100.00%</td> <td>3.20%</td> </tr> </tbody> </table> State Availability: All Except NY [Index UL Accumulator in NY]		Current	Participation Rate	Cap	1-Year Point-to-Point InUL	12.00%	100.00%	12.00%	1-Year Point-to-Point InULAcc	13.00%	100.00%	13.00%	1-Year Monthly Average	6.00%	100.00%	6.00%	1-Year Monthly Cap	3.20%	100.00%
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Life Insurance Product Guide

UNIVERSAL LIFE INSURANCE:																																																																	
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North American: A.M. Best: A+ S&P: A+ Fitch: AA-	Custom Accumulator III	\$50K min.	[Age Nearest Birthday] 15 days - 75 yr	Complete App.	Full UW	Single premium option Return of Prem: 95% 1st 5 pol yrs; 100% pol yrs 6-10 (thru issue age 64) & pol yr 6-7 (issue age 65+) Accelerated DB Endorsement (Chronic &/or Terminal illness): % of DB up to \$250K [check State availability] Guaranteed Insurability Rider available. State Availability: All Except NY																																																											
	Custom TermGUL	\$25K min.	[Age Nearest Birthday] 15days - 85 yr	Complete App.	Full UW	Interest Bonus 1.00% in years 11+ Term alternative, Coverage to age 120 State Availability: All Except NY,OR																																																											
	Custom GrowthCV	\$25K min.	[Age Last Birthday] 15 days - 75 yrs	Complete App.	Full UW	5.0% Current Interest Interest Bonus 1.00% in years 11-20 & 1.15% in years 21+. 0-net Loans beginning in 6th year. ROP Death Benefit Option (max issue age 70) [except DE,MA,NY] State Availability: All Except NY,OR																																																											
	Custom Guarantee	\$25K min.	[Age Nearest Birthday] 15days - 85 yr 15days - 14 yr - SN	Complete App.	Full UW	Guar. DB for duration client specifies. Accelerated DB Endorsement (Chronic &/or Terminal illness): % of DB up to \$250K [check State availability] Premium Guarantee Rider available [except PA] State Availability: All Except NY																																																											
	Builder IUL Index UL	\$25K min. face amount	[Age Last Birthday] 18 yr - 75 yr 15days - 75 yr - SN 15days - 17 yr - SN	Complete App.	Full UW	Index crediting methods: (1) Annual Point-to-Point; (2) Daily Averaging; (3) Inverse Point-to-Point No Lapse Guarantee: 20-years for ages 70 and below; 10-years for ages 71 and above. Partial surrenders after 1st policy year. Interest rate bonus 0.50% beginning 16th year. Death Benefit increases available after 1st policy year with evidence of insurability. Accelerated DB Endorsement (Chronic &/or Terminal illness): % of DB up to \$250K [check State availability] Accel for Chronic illness not available in: CA,CT,FL,IL; Accel for Terminal illness not available in: CA,IL Available for conversions. Strategies: <table border="1"> <thead> <tr> <th></th> <th>Current</th> <th>Participation Rate/Gty</th> <th>Cap Gty</th> </tr> </thead> <tbody> <tr> <td>S&P Pt-to-Pt</td> <td>14.00%</td> <td>100%</td> <td>4.00%</td> </tr> <tr> <td>S&P 500 Daily Av</td> <td></td> <td>102.5%/40%</td> <td>6.00%</td> </tr> <tr> <td>Uncapped S&P 500 P-P</td> <td></td> <td>57.5%/10%</td> <td></td> </tr> <tr> <td>DJIA P-P</td> <td>13.00%</td> <td>100%</td> <td>4.00%</td> </tr> <tr> <td>DJIA Daily Av</td> <td></td> <td>102.5%/40%</td> <td></td> </tr> <tr> <td>EuroSTOXX50 P-P</td> <td>13.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>Multi-Index P-P</td> <td>11.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>S&P 500 Mo P-P</td> <td>4.50%</td> <td>100%</td> <td>1.25%</td> </tr> <tr> <td>S&P MidCap 400 P-P</td> <td>11.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>S&P MidCap 400 Daily Av</td> <td></td> <td>82.5%/30%</td> <td></td> </tr> <tr> <td>NASDAQ 100 P-P</td> <td>11.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>Russell 2000 P-P</td> <td>11.00%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>Russell 2000 Daily Av</td> <td></td> <td>82.5%/30%</td> <td></td> </tr> <tr> <td>Fixed Interest</td> <td>4.00%</td> <td></td> <td>3.00%</td> </tr> </tbody> </table> Multi-Index: 50% best, 30% 2nd best, 20% 3rd - S&P500, Russell 2000, EuroSTOXX50 State Availability: All Except NY [Not all Index strategies available in CA.]		Current	Participation Rate/Gty	Cap Gty	S&P Pt-to-Pt	14.00%	100%	4.00%	S&P 500 Daily Av		102.5%/40%	6.00%	Uncapped S&P 500 P-P		57.5%/10%		DJIA P-P	13.00%	100%	4.00%	DJIA Daily Av		102.5%/40%		EuroSTOXX50 P-P	13.00%	100%	3.00%	Multi-Index P-P	11.00%	100%	3.00%	S&P 500 Mo P-P	4.50%	100%	1.25%	S&P MidCap 400 P-P	11.00%	100%	3.00%	S&P MidCap 400 Daily Av		82.5%/30%		NASDAQ 100 P-P	11.00%	100%	3.00%	Russell 2000 P-P	11.00%	100%	3.00%	Russell 2000 Daily Av		82.5%/30%		Fixed Interest	4.00%	
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Survivorship GIUL Index UL	\$200K min. face amount	[Age Nearest Birthday] 20-80 Super PN 20-85 PN, PT 20-90 SN, ST Uses a joint equal age calculation to combine the 2 insureds into single joint equal age.	Complete App.	Full UW	Index crediting Strategies - Rapid Builder IUL strategies plus: Strategies: <table border="1"> <thead> <tr> <th>Current</th> <th>Participation Rate/Gty</th> <th>Cap Gty</th> </tr> </thead> <tbody> <tr> <td>S&P 500 Mo P-P 4.60%</td> <td>100%</td> <td>1.25%</td> </tr> <tr> <td>S&P MidCap 400 P-P 11.50%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>S&P MidCap 400 Daily Av</td> <td>85%/30%</td> <td></td> </tr> <tr> <td>NASDAQ 100 P-P 11.50%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>Russell 2000 P-P 11.50%</td> <td>100%</td> <td>3.00%</td> </tr> <tr> <td>Russell 2000 Daily Av</td> <td>85%/30%</td> <td></td> </tr> <tr> <td>Fixed Interest 4.00%</td> <td></td> <td>3.00%</td> </tr> </tbody> </table> DB options: Level, Increasing, ROP Early access to cash value with election of Waiver of Surrender Charge option Survivor Premium Gty Rider; Waiver of Surrender Charge Option Accelerated DB Endorsement (Chronic &/or Terminal illness): % of DB up to \$250K [check State availability] State Availability: All Except NY [some riders not available in DE,NV] ABE available in all states except CA,CT,DE,FL,IL,NV	Current	Participation Rate/Gty	Cap Gty	S&P 500 Mo P-P 4.60%	100%	1.25%	S&P MidCap 400 P-P 11.50%	100%	3.00%	S&P MidCap 400 Daily Av	85%/30%		NASDAQ 100 P-P 11.50%	100%	3.00%	Russell 2000 P-P 11.50%	100%	3.00%	Russell 2000 Daily Av	85%/30%		Fixed Interest 4.00%		3.00%																						
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Pacific Life: A.M.Best: A+ S&P: A+ Moody's: A1 Fitch: A+	Pacific Indexed Accumulator III Index UL	\$50K min.	[Age Nearest Birthday] 20-75 SPN, P+N 20-85 PN 20-90 SN 20-75 PS 20-90 SS 0-19 Juvenile	Complete App.	Full UW	Cash value accumulation potential Index crediting allocation options: Cap/Participation/Growth Rate at 0% ann floor: 1-Year S&P 500: Annual Pt-Pt: 13.00% cap 2-Year S&P 500: 32.00% cap 5-Year High Par S&P 500: 115% Participation rate 1-Year International: Annual Pt-Pt: 13.00% cap Composit 1/3 each: Hang Seng, EuroSTOXX 50, MSCI Emerging Markets Fixed account, min 2.00% Optional No-Lapse guarantees: 4-20 yr rider; up to Age 90 rider; Overloan Protection rider DB options: Level, Increasing, Return of Premium Riders: Accel Living Benefit; ARTerm-addl insured; Accid DB; Child; Conversion; Disability Benefit; Gty Insurability; Owner Waiv of Charges; Payor Waiver of Charges; Waiver of Charges State Availability: All Except NY
	Pacific Prime Index UL	\$50K min.	[Age Nearest Birthday] 20-75 SPN, P+N 20-85 PN 20-90 SN 20-75 PS 20-90 SS 0-19 Juvenile	Complete App.	Full UW	Cash value accumulation potential Index crediting allocation options: Cap Rate at 0% ann floor: S&P 500: Annual Pt-Pt: 13.00% cap International: Annual Pt-Pt: 13.00% cap Composit 1/3 each: Hang Seng, EuroSTOXX 50, MSCI Emerging Markets Fixed account, min 2.00% Optional No-Lapse guarantee up to Age 90 DB options: Level, Increasing, Return of Premium Riders: Add Insured Term; Waiver of Charges State Availability: All Except NY
	Indexed Pacific Estate Preserver [Survivorship Index UL]	\$100K min.	[Age Nearest Birthday] 20-80 PN 20-90 SN [20-80 in CA] 20-90 SS [20-80 in CA]	Complete App.	Full UW	Index crediting allocation options: Cap Rate at 0% ann floor: 1-Year S&P 500: Annual Pt-Pt: 13.00% cap 2-Year S&P 500: 32.00% cap 5-Year High Par S&P 500: 115% Participation rate 1-Year International: Annual Pt-Pt: 13.00% cap Composit 1/3 each: Hang Seng, EuroSTOXX 50, MSCI Emerging Markets Fixed account, min 2.00% Optional No-Lapse guarantee up to Age 90 DB options: Level, Increasing, Return of Premium Riders: ARTerm individual/survivor State Availability: All Except NY
	Pacific PremierCare Single / Flex prem	\$50K min. face amount \$600K max. face amount	[Age Last Birthday] 30-75 Non-tob/Tob	Complete App. [Ticket]	Personal Health Interview	Single Premium Accelerated Benefit Rider (ABR): accelerates death benefit for LTC for 2 years. Extended Benefit Rider (EBR): additional 2-6 years of benefit payments. Inflation Protection: ; 5% compound, 5% simple, or 3% simple 0-day LTC elimination period for Home Health Care 90-day elimination for Assisted Living, Adult Day Care, Nursing Home or Hospice Care facility Return of Premium Benefit Terminal Illness Benefit Residual Death Benefit [lesser of \$5,000 or 5% of Initial Face Amount] State Availability: AK,AL,CO,GA,IA,ID,IL,KS,KY,LA,MA,MD,ME,MI,MN,MO,MS,NC,NE,NH,NM,OH,OK,OR,PA,RI,SC,TN,TX,UT,VA,VT,WA,WI,WV,WY
	Pacific Prime UL-NLG	\$50K min.	[Age Nearest Birthday] 20-75 SPN, P+N 20-80 PN, SN 20-75 PS 20-80 SS	Complete App.	Full UW	Flexible No-Lapse guarantee, up to lifetime. DB options: Level, Increasing, Return of Premium Riders: Accel Living Benefit; ARTerm-addl insured; Accid DB; Child; Gty Insurability; Owner Waiv of Charges; Waiver of Charges State Availability: All Except MT, NY
	Versa-Flex PRO II-CV [current assumption UL]	\$50K min.	[Age Nearest Birthday] 20-75 SPN, P+N 20-85 PN 20-90 SN 20-75 PS 20-90 SS 0-19 Juvenile 20-65 Gty issue Exec/Non-Exec	Complete App.	Full UW	Cash value accumulation potential Interest rate bonus 0.45% beginning in policy yr 6 Guaranteed min interest rate 3.00% DB options: Level, Increasing, Return of Premium Riders: Accel Living Benefit; ARTerm-addl insured; Accid DB; Child; Conversion; Disability Benefit; Gty Insurability; Owner Waiv of Charges; Payor Waiver of Charges; Waiver of Charges State Availability: All Except NY
	Versa-Flex PRO II-DB [current assumption UL]	\$50K min.	[Age Nearest Birthday] 20-75 SPN, P+N 20-85 PN 20-90 SN 20-75 PS 20-90 SS 0-19 Juvenile 20-65 Gty issue Exec/Non-Exec	Complete App.	Full UW	DB protection/wealth transfer with moderate cash value accum. Interest rate bonus 0.45% beginning in policy yr 6 Guaranteed min interest rate 3.00% DB options: Level, Increasing, Return of Premium Riders: Accel Living Benefit; ARTerm-addl insured; Accid DB; Child; Conversion; Disability Benefit; Gty Insurability; Owner Waiv of Charges; Payor Waiver of Charges; Waiver of Charges State Availability: All Except NY

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UNIVERSAL LIFE INSURANCE:						
Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹
Protective Life: A.M. Best: A+ S&P: AA- Moody's: A2 Fitch: A	Protective Centennial G II & G II Plus UL	\$100K min. [\$50K min SN or ST]	[Age Last Birthday] 18-75 Sel Pfd NT 18-85 Pfd NT, Std NT 18-85 Pfd T, Std T		Full UW	Built-in lapse protection to life expectancy; guarantee death benefit up to lifetime. No maturity age. Income Provider option (no cost) Riders: Accidental DB; Disability Benefit; Child's Term, ExtendCare (x G II Plus), Protected Insurability State Availability: All Except NY
	Protective ModLife UL	\$100K min. [\$50K min SN or ST]	[Age Nearest Birthday] 18-70	Complete App. Or TeleLife Application	Full UW	Lower entry-level prem to gty DB 1st 5 yrs, increases yrs 6 - 10, level yrs 11+ Lapse protection duration Age 90, 95, 100, 121; Income Provider option (no cost) Riders: ADB, CTR, Disability Ben Min prem: \$120 ann. State Availability: All Except NY
	Protective Centennial Survivor G UL (Last Survivor)	\$250K min.	[Age Nearest Birthday] 20-85 Pfd NT 20-85 Std NT 20-85 Std T	Complete App.	Full UW	Estate Protection Endorsement Policy Split Option Terminal Illness/Accelerated Death Benefit State Availability: All Except NY
	Protective ProClassic UL	\$100K min. [\$25K min SN or ST]	[Age Nearest Birthday] 18-75 Sel Pfd NT 18-85 Pfd NT 0-85 Std NT 18-75 Pfd T 15-85 Std T	Complete App.	Full UW	Current assumption death benefit with cash-value accumulation Riders: Accidental DB; Disability Benefit; Child's Term, Enhanced CV, Protected Insurability Income Provider option (no cost) State Availability: All Except NY

¹ Product Features: This is not a complete listing of all features for a specified product. Definitions of Product Features are policy specific - see additional definitions on last page. Please review policy-specific features, definitions and limitations, applicable for the State of issue.

Life Insurance Product Guide

SINGLE PREMIUM LIFE:																						
Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹																
Genworth: A.M. Best: A S&P: A Moody's: A2	Total Living Coverage (TLC) UL with Long Term Care Single Premium	\$25K min. Single Premium	[Age Nearest Birthday] 18-79 35-80 Joint [joint equal age 40-80]	Complete App.	Full UW	Accelerated Benefit Rider (ABR) for long term care 24, 36, or 48 mos. Extension of Benefits Rider (EBR) additional long term care 24 or 48 mos. Or lifetime Inflation protection: 3% or 5% simple or compounding Residual Death Benefit State Availability: All Except MA,PA																
Lincoln Financial: A.M. Best: A+ S&P: AA- Moody's: A2 Fitch: A+	MoneyGuard Reserve Single / Flex prem Replaced by Reserve Plus as States approve.	\$25K min. face amount Maximum: \$500K with 2 year CCB \$750K with 3 year CCB	[Age Last Birthday] 30-80	Complete App.	Personal Health Interview	Single Premium or Annual Payments over a 3-, 5-, 7-, or 10-year period. Convalescent Care Benefit Rider (CCBR): accelerates death benefit for LTC for 24- or 36-months. Extension of Benefits Rider (EOBR): 2- or 4-years of benefit payments. Inflation Protection: CCB 3% simple or 2% compound; EOBR 3% simple or 5% compound. Return of Premium Rider (ROPR): Single premium - except in UT,WA. Return of Premium Rider (ROPR): 5- & 7-Yr Flex premium - except in MN,NY,PA,UT,WA. for issue ages 30-60 only Residual Death Benefit [10% of Initial Specified Amount] State Availability: CA,HI,NY (Issued in NY by Lincoln Life & Annuity Co NY)																
	MoneyGuard Reserve Plus Single / Flex prem	\$25K min. face amount Maximum: \$500K with 2 year CCB \$750K with 3 year CCB Flexible Prem: \$500K Specified amount Maximum issue age 79 in CO,IL,PA,TN,VT [Approved in above 5 states effective 05/21/2012]	[Age Last Birthday] 35-80 Non-tob/Tob	Complete App.	Personal Health Interview	Single Premium or Annual Payments over a 3-, 5-, 7-, or 10-year period. (additional premium allowed under Single Premium - does not increase Specified Amount/Monthly Maximum not included in Enhanced Surrender Value) Convalescent Care Benefit Rider (CCBR): accelerates death benefit for LTC for 24- or 36-months. Extension of Benefits Rider (EOBR): 2- or 4-years of benefit payments. Inflation Protection: 3% simple; 3% compound; or 5% compound 0-day LTC elimination period Enhanced Surrender Value (ESV): single premium policies = initial premium at issue Flex premium policies (issue ages 35-65 only) = sum of all premiums equals ESV Residual Death Benefit [10% of Initial Specified Amount] State Availability: All Except CA,HI,NY																
North American: A.M. Best: A+ S&P: A+ Fitch: AA-	Legacy Single Premium SPWL	\$10K min. premium	[Age Last Birthday] 40-85 NT 40-80 T	Complete App.	Simplified UW based on Net Amount at Risk Minimum Medical requirements - no paramed Point-of-sale tele UW	Maximum premium is limited by the Net Amount at Risk tolerance at issue. 10% premium bonus, credit on 1st policy anniversary. Return of Premium in years 1 - 5, full thereafter <table border="0"> <tr> <td>Strategies:</td> <td>Current</td> <td>Participation Rate/Gty</td> <td>Cap Gty</td> </tr> <tr> <td>S&P Pt-to-Pt</td> <td>8.00%</td> <td>100%</td> <td>2.00%</td> </tr> <tr> <td>Hang Sang</td> <td>8.80%</td> <td>100%</td> <td>2.00%</td> </tr> <tr> <td>Fixed Account</td> <td>3.70%</td> <td></td> <td>2.00%</td> </tr> </table> State Availability: AZ,AR,CA,CO,FL,GA,HI,ID,IA,KS,KY,LA,MI,MS,NE,NV,NH,NJ,NM,ND,OK,PA,RI,SC,SD,TN,WV,WI,WY	Strategies:	Current	Participation Rate/Gty	Cap Gty	S&P Pt-to-Pt	8.00%	100%	2.00%	Hang Sang	8.80%	100%	2.00%	Fixed Account	3.70%		2.00%
Strategies:	Current	Participation Rate/Gty	Cap Gty																			
S&P Pt-to-Pt	8.00%	100%	2.00%																			
Hang Sang	8.80%	100%	2.00%																			
Fixed Account	3.70%		2.00%																			
Pacific Life: A.M. Best: A+ S&P: A+ Moody's: A1 Fitch: A+	Pacific PremierCare Single / Flex prem	\$50K min. face amount \$600K max. face amount	[Age Last Birthday] 30-75 Non-tob/Tob	Complete App. [Ticket]	Personal Health Interview	Single Premium Accelerated Benefit Rider (ABR): accelerates death benefit for LTC for 2 years. Extended Benefit Rider (EBR): additional 2-6 years of benefit payments. Inflation Protection: ; 5% compound, 5% simple, or 3% simple 0-day LTC elimination period for Home Health Care 90-day elimination for Assisted Living, Adult Day Care, Nursing Home or Hospice Care facility Return of Premium Benefit Terminal Illness Benefit Residual Death Benefit [lesser of \$5,000 or 5% of Initial Face Amount] State Availability: AK,AL,CO,GA,IA,ID,IL,KS,KY,LA,MA,MD,ME,MI,MN,MO,MS,NC,NE,NH,NM,OH,OK,OR,PA,RI,SC,TN,TX,UT,VA,VT,WA,WI,WV,WY																

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Life Insurance Product Guide

VARIABLE UNIVERSAL LIFE:						
Company	Product	Amounts	Issue Ages	Application	Underwriting	Product Features ¹
ING ReliaStar: A.M. Best: A S&P: A+ Moody's: A2 Fitch: A-	ING VUL-CV [Security Life of Denver]	\$50K min.	[Age Nearest Birthday] 0-90 [86-90 home office approval]	Complete App.	Full UW	Cash Value accumulation Guaranteed Death Benefit Rider [greater of 20-years or Age 65] State Availability: All Except NY
	ING VUL-ECV [Security Life of Denver]	\$100K min.	[Age Nearest Birthday] 16-90 [86-90 home office approval]	Complete App.	Full UW	Enhanced early surrender values Accelerated Death Benefit Rider, Adj Term Insr Rider, Overloan Lapse Protection Rider State Availability: All Except CA, NY
	ING Corporate VUL [Security Life of Denver]	\$100K min.	[Age Nearest Birthday] 15-80	Complete App.	Full UW	Enhanced surrender values Accelerated Death Benefit Rider, Adj Term Insr Rider, Overloan Lapse Protection Rider Designed specifically for the corporate life insurance market. State Availability: All Except NY
	ING Survivorship VUL-CV [Security Life of Denver]	\$250K min.	[Age Nearest Birthday] Joint equivalent age 16-85	Complete App.	Full UW	Policy split option. Accelerated Death Benefit Rider, Adj Term Insr Rider, Overloan Lapse Protection Rider State Availability: All Except CA, MT, NY
Lincoln National: [Lincoln Financial Group] A.M. Best: A+ S&P: AA- Moody's: A2 Fitch: A+	Lincoln VULone	\$100K min.	[Age Nearest Birthday] 20-80 PP, PN, PT 15-85 SN, ST	Complete App.	Full UW	Guar. Death benefit protection no matter how invest options perform. 60 investment options, including American Funds Riders: Accel DB, Enhanced surrender value, WP State Availability: All States (Issued in NY by Lincoln Life & Annuity Co NY)
	Lincoln AssetEdge VUL	\$100K min.	[Age Nearest Birthday] 20-80 PP, PN, PT 15-85 ST 0-85 SN	Complete App.	Full UW	Accumulate account value. 60 investment options, including American Funds Riders: Accel DB, Enhanced surrender value, WP State Availability: All States Except IL,NV (Issued in NY by Lincoln Life & Annuity Co NY)
	Lincoln SVULone	\$250K min.	[Age Nearest Birthday] Both insureds must be ages 20-85	Complete App.	Full UW	Guar. Death benefit protection no matter how invest options perform. 60 investment options, including American Funds Riders: Enhanced surrender value State Availability: All States (Issued in NY by Lincoln Life & Annuity Co NY)

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GENERAL PRODUCT FEATURE DEFINITIONS: * Please review policy-specific features, definitions and limitations, applicable for the State of issue. *****

Accelerated Death Benefit: A rider providing for an advance payment of part or all of the policy Death Benefit to the insured prior to death. Examples include: Terminal illness; Convalescent Care, Nursing home confinement [see provisions in specific policy].

Accidental Death Benefit: An optional provision that provides for an additional payment for loss of life due to an accident not directly attributable to actions of the insured that was the direct cause of death.

Additional Insured: An optional policy supplement attached to the insurance policy insuring other members of the family, generally the spouse and children.

Age: The age in years of an applicant, insured, or beneficiary. Some companies use the age at the last birthday. Other companies use the age at the nearest birthday (last or next).

Children's Level Term: An optional policy supplement attached to the insurance policy insuring the minor children of the insured.

Continuation of Premium: Generally applicable to universal life, whole life, variable life and other permanent-type policies. Premium payments may be skipped as long as there is enough net surrender value to cover the policy's cost expenses and deductions, which continue to be required throughout the term of the policy. Depending on the actual results, the premium payer may need to continue or resume premium outlays.

Conversion: One type of life insurance contract can be exchanged for a different type assuming the contract is "convertible". For instance, term insurance can be converted to universal life or some other form of permanent insurance.

"Conversion attained age" means the premiums for the converted policy are based on the insured's age attained at time of conversion.

"Convertible" is a provision giving the policyholder the right to exchange the policy for another without evidence of insurability and/or medical exam.

Coverage Protection / Guaranteed Death Benefit: The amount stated in the policy as payable upon the death of the insured.

Guaranteed Level Premium / Level Premium: A life insurance premium that remains fixed through the life of the policy.

Guaranteed Purchase Option / Guaranteed Insurability Rider: A rider that gives the policyholder the right to purchase additional insurance at specified future times without evidence of insurability.

Rates are generally based on attained age at the time of the additional purchase.

Return of Premium: A rider that will pay an amount equal to the sum of all premiums paid to date [see specific conditions of the respective policy].

Waiver of Premium / Disability Premium Waiver: If an insured becomes totally disabled (generally for 6-months or longer), no further premiums will be due and the policy will be continued in full force until death or recovery occurs.

Upon recovery, the policyholder does not have to repay premium payments made by the insurer on behalf of the policyholder during the disability period.